

STIC Database Tracking Number: 310867

To: Elda Milef
Location: KNX 4A55
Art Unit: 3692
Date: 10/13/09
Case Serial Number: 09/604525

From: Eileen Patton
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Search Notes

Dear Examiner Milef:

Please find attached the results of your search for the above-referenced case. The search was conducted in Dialog, ProQuest, and EBSCOhost.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search!

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**EIC-Searcher identified “potential references of interest” are selected based upon their apparent relevance to the terms/concepts provided in the examiner’s search request.*

I. Potential References of Interest

A. Dialog

23/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010232549 *Drawing available*

WPI Acc no: 2000-543994/200050

XRPX Acc No: N2000-402447

Electronic commerce method for conducting secure transactions over network e.g. Internet, in which seller is not privy to identity of account, but is provided with high level of security that purchase price will be paid

Patent Assignee: CHECKFREE CORP (CHEC-N)

Inventor: GANESAN K; GANESAN R; KIGHT P

Patent Family (8 patents, 31 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
AU 199964464	A	20000615	AU 199964464	A	19991210	200050	B
CA 2291920	A1	20000611	CA 2291920	A	19991209	200050	E
EP 1020824	A2	20000719	EP 1999124674	A	19991210	200050	E
ZA 199907595	A	20000830	ZA 19997595	A	19991210	200050	E
NZ 501746	A	20011130	NZ 501746	A	19991213	200207	E
SG 87870	A1	20020416	SG 19996352	A	19991210	200240	E
US 20040199431	A1	20041007	US 1998208998	A	19981211	200466	E
			US 2004831080	A	20040423		
US 20040249766	A1	20041209	US 1998208998	A	19981211	200481	E
			US 2004831022	A	20040423		

Priority Applications (no., kind, date): US 1998208998 A 19981211; US 2004831022 A 20040423; US 2004831080 A 20040423

Alerting Abstract ...NOVELTY - Authorization of a **financial** institute is **transmitted** over a network to a network device, for the seller to proceed with delivery of a product identified for purchase at a price by a purchaser. The authorization is **transmitted** only if **funds** are determined to be sufficient. ...purchase price will be paid. INDEPENDENT CLAIMS are included for; a system for conducting cash less transactions; an article of manufacture for conducting cash less **transactions** over a **number** of network stations... ...USE - Cash less transactions, in which products i.e. goods and services, purchased via a network interchange are paid for from funds **deposited** in a **purchasers deposit** or credit e.g. home equity loan, account... ...ADVANTAGE - Enables cash less transactions to be performed over a network e.g. Internet, which does **not require** disclosure of **sensitive** account **details**, and without use of 'virtual cash' or separate private network to place an order... Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**first network device associated with a seller, information identifying a product intended to be purchased at a purchase price by a purchaser. The purchase price **is** to be **paid** through a transfer to the seller **of funds** deposited in or credited **to** an account of the **purchaser**. The identity of the account having the funds is and remains unknown to the seller. The authorization of the **purchaser** to **pay** the **purchase** price **for** the identified product through the transfer to the seller **of the funds** in the account **is transmitted** to a second network device associated with the financial institute at which the account is maintained. A determination is made as to whether or not... ... A method for conducting cashless transactions, includes receiving, at a first network device associated **with** a seller, information **identifying** a product intended to be purchased at a purchase price by a purchaser. The purchase price is to be **paid** through a

transfer to the seller of **funds** deposited in or **credited** to an account of the **purchaser**. The identity of the **account having** the funds is and remains unknown to the seller. The authorization of the **purchaser to pay** the purchase price for the identified **product** through **the** transfer to the seller of the **funds** in the **account** is **transmitted** to a second **network** device associated with the **financial** institute at which the account is maintained. A determination is made as to whether or not the funds are sufficient with respect to the purchase... ... A method for conducting cashless transactions, includes receiving, at a first network device associated with a seller, information **identifying a** product intended to be purchased at a purchase price by a purchaser. The purchase price is to be paid through a transfer to the seller **of funds deposited** in or credited to **an** account of the **purchaser**. The identity of the **account** having the funds is and remains unknown to the seller. The authorization of the **purchaser to pay** the purchase price for the identified product through the transfer to **the** seller **of** the funds in the account is transmitted to a second network device associated with the financial institute at which the account is maintained. A determination... ... respect to the purchase price. If so, the authorization of the financial institute for the seller to proceed with delivery of the identified product is **transmitted** from the second network device to the first network device. ...**Claims:**of:receiving, at a first network device associated with a seller, information identifying a product intended to be purchased at a purchase price by a **purchaser**, the purchase price **to be paid** by a transfer **to the seller of funds** on deposit in or credited **to** an account of the **purchaser**, the identity of the purchaser account being unknown to the seller;transmitting over a network, to a second network device associated with a financial institute at which the purchaser account is maintained, an authorization **of the purchaser to pay** the purchase price **for the identified** product through the transfer to the seller of the **funds** from the purchaser account;determining if the funds in the purchaser account are sufficient with respect to the purchase price; andtransmitting over the network, to the first network device, an **authorization** of the **financial** institute for the seller to proceed with delivery of the identified product, the authorization being **transmitted** only if the **funds** are determined to be sufficient.... ... method of facilitating a cashless payment of a merchant for a purchase, the method comprising:receiving information identifying a potential purchaser without identifying an account **number of a funding** account of the potential **purchaser**, the information received from the potential purchaser without transmission through the merchant;determining, at least in part based upon the received information, if **payment by** or on behalf of the potential purchaser to **the** merchant using **funds** from the funding account of the potential **purchaser** is to be authorized,wherein **information** is received and authorization is determined by a third party other than the potential **purchaser** and the merchant; andtransmitting **payment** authorization directly from the third party to the merchant if it is determined that payment by or on behalf of the potential purchaser to the merchant using **funds** from **the funding** account of the potential **purchaser** is authorized, thereby enabling the merchant to complete the purchase... ... device comprising:a communications interface configured to receive information identifying a potential purchaser without identifying an account number of a funding account of the potential **purchaser**, the information received from the **potential purchaser** without transmission through the merchant, the communications interface further configured to **transmit payment** authorization to the merchant **if payment is authorized**; and a processor configured to receive the information from the communications interface, and further configured to determine, at least in part based upon the information received by said **communications** interface, if **payment by** or on behalf of the **potential purchaser** to the merchant using funds from the funding account of the potential purchaser is to be authorized, said processor also configured to direct said **communications** interface to transmit **payment** authorization directly **to** the merchant **if** it is determined that **payment** by or **on** behalf of the potential purchaser to the merchant using funds from the funding account of the potential purchaser is authorized, thereby enabling the merchant **to** complete the purchase.

33/3K/5 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00796962

SYSTEM AND METHOD FOR SECURE ELECTRONIC TRANSACTIONS

SYSTEME ET PROCEDE POUR EFFECTUER DES TRANSACTIONS ELECTRONIQUES SURES

Patent Applicant/Patent Assignee:

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	Country	Number	Kind	Date
Patent	WO	200129637	A2-A3	20010426
Application	WO	2000US41480		20001023
Priorities	US	99160945		19991022
	US	2000204439		20000515

...the Invention

The present invention relates to a system and method which substitutes proxy transaction numbers for real credit card numbers and other financial account **identifiers** during electronic **transactions**. Further, by substituting proxy **transaction numbers** that can be used in an identical manner to conventional credit card numbers, a **customer** can conduct **online transactions without** ever exposing a genuine **credit card number** to misuse. As well, charges can be applied to financial accounts other than credit cards (i.e., debit cards and checking accounts), and transactions can...exist and have been related to a single financial account I O number.

U.S.PatentNo.5,883,810,disclosethethecross-referencingoftransactionnumber s directly to actual financial **account numbers without** resolving how a transaction number could be determined from a financial account **number** when multiple **transaction numbers** are active.

The Adjustments Phase

1 5 After a **transaction** has been completed between a **customer** and an **online** merchant, it is possible that either one of the parties involved may dispute or disagree with some aspect of the transaction. In the case of...

39/3K/2 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00826966

TRANSPORTATION SYSTEM FOR ON-LINE TRANSACTIONS**SYSTEME DE TRANSPORT UTILISE POUR DES TRANSACTIONS EN LIGNE****Patent Applicant/Inventor:****MUNOZ Fernando**

P.O. Box 864, New York, NY 10163; US; US(Residence); ES(Nationality)

Legal Representative:**GARNER Melvin C(et al)(agent)**

Darby & Darby P.C., 805 Third Avenue, New York, NY 10022-7513; US;

	Country	Number	Kind	Date
Patent	WO	200159627	A1	20010816

Application	WO	2001US4553		20010212
Priorities	US	2000181570		20000210
	US	2000188731		20000313
	US	2000194430		20000404
	US	2000197284		20000414
	US	2000211327		20000612
	US	2000241949		20001020

...to providing a system by which a user can authorize the payment of funds from his financial institution to a merchant of goods or services **without transmitting confidential financial information** to any source by his own financial institution. This is achieved by establishing a network connection that links the user directly to the financial institution...actually accessing the confidential information contained within the packet.

The present invention links users and merchants by organizing and transporting the path for requests of **payment** and **confirmations** of transactions to and from respective financial institutions. In opposition to other payment methods, the transportation sever never stores information about or takes possession of...accessed from Fig. 12d; Figure 12f is an exemplary further security measure Web page accessed from Fig.

12e;

Figure 12g is an exemplary user entered **ID confirmation** Web page accessed from Fig. 12e;

Figure 12h is an exemplary financial institution account balance listing Web page; Figure 12i is an exemplary processing transaction... ..at the financial institution's login Web page;

Figure 13d is another exemplary merchant confirmation selection Web page; Figure 13e is an exemplary user entered **ID confirmation** Web page accessed from Fig. 13d;

Figure 13f is an exemplary processing transaction Web page depicting the PPS system, similar to that depicted in 12i... servers, databases and security 44.

The user continues to interact with the financial institution to authorize the payment of the invoice from the merchant. Then **confirmation** of the **transfer** is provided to the merchant and the user. In the case of the user, the confirmation may be by way of an 1 5 e...will end the transaction in step 752. If the transaction is not approved, the process will end in step 742. However, if the financial institution **approves** the **transfer** in step 726, the system determines whether or not the funds transfer will be between accounts in step 728 or between financial institutions in step...transportation interface. In Fig. 1 1, the user has indicated that the user would like to make a purchase. In response, the system presents a **number of payment** options to the user. The user can select a credit card payment option 1 1 18. As seen in Fig. 1 1, a number of...the Web page of Fig. 12g.

In Figure 12g, the user must enter the "other" address information 1252. Figure 12g is an exemplary user entered **ID confirmation** Web page accessed from Fig. 12f. After the user enters the "other" address information, the user is directed to select an account in the Web...

Claims:

...the virtual money packet is by way of a relay server.

8 The system of claim 1 in which the main transportation server farther transmits **confirmation** of **payment** to the merchant.

9 The system of clam 1 in which the user device is a personal computer with a microprocessor and the Internet connection... ..account on the main transportation server or the merchant server.

22 The method of claim 21 further including the step of selecting a method of **confirmation** of **payment** to the merchant from the link web page.

23 The method of claim 21 further including the step of inserting a store card in a...

15/3,K/1 (Item 1 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01578609 ORDER NO: AAD97-33104

NETCASH: A FRAMEWORK FOR ELECTRONIC CURRENCY (INTERNET, NETCHEQUE)

Author: MEDVINSKY, GENNADY

Degree: PH.D.

Year: 1997

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)

Source: Volume 5805B of Dissertations Abstracts International.

PAGE 2511 . 108 PAGES

...suitable for all purposes. Electronic counterparts to existing modes of payment including cash, checks and credit cards are needed to address a diverse set of **Internet** user requirements. For example, some **users** concerned with privacy, require **payment** instruments that do not expose their **identity** to the **transaction**. Others, require payment mechanisms that provide auditability (e.g., in business to business transactions).

This dissertation develops the NetCash framework that supports real-time-payments...

32/3,K/9 (Item 6 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0113307

Chase's One-Stop Payment Service

: Texaco, First User, to Streamline Back-Office Link

American Banker - September 25, 1990 ; Pg. 3 ; Vol. 155 , No. 187

Word Count: 653

Byline:

By RICHARD LAYNE

Text:

...type of payment in a different way."

Moving the financial EDI file through Chips also opens the way for the bank to handle international data **exchanges** and payments between **cash**

management customers and their trading partners.

Chase supplies Texaco's accounts payable department with a **confirmation** that the **payment** has reached the Fed Wire and Chips.

Typically, those **confirmation numbers** filter back through the bank to the

corporate treasurer's office, which does not have the same immediate need for the information as the accounts...

II. Inventor Search Results from Dialog

2/3K/5 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00868235

METHOD FOR FACILITATING PAYMENT OF A COMPUTERIZED TRANSACTION
PROCEDE DE FACILITATION DU VERSEMENT CORRESPONDANT A UNE TRANSACTION
INFORMATISEE

Patent Applicant/Patent Assignee:

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CUDINA Marcus Nicholas

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IANTA Stefan

Ziehrerplatz 2/1, A-1030 Vienna; AT;

PORTILLO Humberto C... ..HANSEN Scott C... ..CUDINA Marcus Nicholas... ..IANTA Stefan

Legal Representative:

HARRIS John R(agent)

Morris, Manning & Martin, LLP, 1600 Atlanta Financial Center, 3343 Peachtree Road, N.E., Atlanta, GA 30326; US;

	Country	Number	Kind	Date
Patent	WO	200201469	A2	20020103
Application	WO	2001US20482		20010627
Priorities	US	2000604525		20000627

Claims:

...at the agent location, thereby permitting the seller to begin shipment of the item to the buyer.

2 The method of claim 1, further comprising:

transferring funds to the seller. The method of claim 1, wherein the step of communicating transaction information displayable to the buyer further comprises: communicating a confirmation number... ..the buyer, so that the buyer can pay at the agent location in said first local currency.

7 The method of claim 6, further comprising:

transferring funds to the seller in said second currency usable by the seller. S. A method for processing a payment for a computerized transaction between a buyer... ..agent payment location, thereby permitting the seller to begin shipment of the item to the buyer.

9 The method of claim 8, further comprising:

transferring funds to the seller.

10 The method of claim 8, wherein the step of communicating,

transaction information to the buyer further comprises: communicating a confirmation number... ..currency usable by the seller, so that the buyer can pay using the first local currency. 13. The method of claim 12, further comprising: **transferring funds** to the seller in said second currency usable by the seller.

14 The method of claim 8, wherein the step of communicating

transaction information... ..local currency usable by the buyer, so that the buyer can pay using the

localcurrency.

15 The method of claim 14, further comprising:

transferring funds to the seller in a second currency usable by the seller.0

2/3K/6 (Item 5 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00855135

METHOD AND SYSTEM FOR TRANSFERRING MONEY IN BUSINESS-TO-BUSINESS INTERNET TRANSACTIONS

Patent Applicant/Patent Assignee:

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Inventor(s):

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...PORTILLO Humberto C

Legal Representative:

HARRIS John R(agent)

Morris, Manning & Martin, Suite 1600, 3343 Peachtree Road, Atlanta, GA 30326; US;

	Country	Number	Kind	Date
Patent	WO	200188809	A2-A3	20011122
Application	WO	2001US15352		20010514
Priorities	US	2000570245		20000512

English Abstract:

...enabling two businesses to complete a transaction that includes payment from one business (the buyer) to another business (the seller). A payment enabler operates the **money transfer** service over a computer network of nodes, such as the Internet. Typically, the buyer and the seller use the **money transfer** service of the payment enabler to consummate a transaction that they have arranged over the computer network through a business-to-business transaction facilitator that...

2/3,K/9 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0014681653 *Drawing available*

WPI Acc no: 2005-029237/200503

Online transaction method involves evaluating payment source information associated with payer manually, to bill money handler for amount, if risk related to successful completion of transaction is excessive

Patent Assignee: FIRST DATA CORP (FIDA)

Inventor: BAUMGART M D; CORTEZ E N; FRY-SANCHEZ K S; HANSEN S; HOSMER K C; JOYNER D; WIETH J

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20040230527	A1	20041118	US 2003466871	P	20030429	200503	B
			US 2004832809	A	20040426		

Priority Applications (no., kind, date): US 2003466871 P 20030429; US 2004832809 A 20040426

Original Titles:Authentication for online **money transfers** ...Inventor: **HANSEN S** **Alerting Abstract** ... USE - For **transferring money** through internet or telephone... ... DESCRIPTION OF DRAWINGS - The figure shows a flow diagram explaining the **money transfer** process.Original Publication Data by AuthorityArgentina**Publication No.** Inventor name & address:**Hansen, Scott...**

2/3,K/10 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0013844168 *Drawing available*

WPI Acc no: 2004-021952/200402

Related WPI Acc No: 2003-419349; 2003-669869; 2003-711697; 2007-445138; 2007-557825; 2007-717794

Electronic value transfer evaluating system for financial transaction, has fraud processing server that compares root node affinities of transaction packages with tier affinity to form report indicating suspicious behavior

Patent Assignee: FIRST DATA CORP (FIDA)

Inventor: DEGEN R G; **HANSEN S C**; PRENDERGAST B

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20030220878	A1	20031127	US 200291000	A	20020304	200402	B
			US 2003434409	A	20030507		

Priority Applications (no., kind, date): US 200291000 A 20020304; US 2003434409 A 20030507

Electronic value transfer evaluating system for financial transaction, has fraud processing server that compares root node affinities of transaction packages with tier affinity to form report indicating suspicious... ...Inventor: **HANSEN S C** **Alerting Abstract** DESCRIPTION - An INDEPENDENT CLAIM is also included for a method for progressive **value transfer** evaluation... ...DESCRIPTION OF DRAWINGS - The drawing shows a fraud watch system of a **money transfer** system... Original Publication Data by AuthorityArgentina**Publication No.** ...Inventor name & address:**Hansen, Scott C** **Original Abstracts:** Systems and methods for evaluating electronic **value transfers**. Various of the methods include graduating a defined affinity between transactions to increasing levels of scrutiny. At an increased level of scrutiny, reports can be... **Claims:** What is claimed is: **1.** A system for evaluating **value transfers**, the system comprising: a fraud processing computer; and a computer readable medium associated with the fraud processing computer, wherein the computer readable medium comprises computer...

2/3,K/13 (Item 6 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011099011 *Drawing available*

WPI Acc no: 2002-034778/200204

System for transferring money in business-to-business Internet transactions using a payment enabler to operate a money transfer service to consummate an agreed transaction

Patent Assignee: WESTERN UNION CO (WUNW-N); FIRST DATA CORP (FIDA)

Inventor: ANUSZEWSKI W E; **PORTILLO H C**; HUMBERTO P C

Patent Family (7 patents, 92 countries)

III. Text Search Results from Dialog

A. Patent Files, Abstract

File 347:JAPIO Dec 1976-2009/May(Updated 090903)

(c) 2009 JPO & JAPIO

File 350:Derwent WPIX 1963-2009/UD=200956

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Set	Items	Description
S1	68262	(FINANCIAL OR MONEY OR MONIES OR MONETARY OR FUND OR FUNDS OR CURRENCY OR CURRENCIES OR CASH OR VALUE)(3N)(TRANSFER? OR - SEND OR SENDS OR SENDING OR SENDER OR SENT OR TRANSMIT? OR TRANSMISSION OR EXCHANGE OR EXCHANGES OR EXCHANGED OR EXCHANGING OR WIRE OR WIRES OR WIRED OR WIRING OR DISPATCH?)
S2	3613	(CUSTOMER OR CUSTOMERS OR SHOPPER OR SHOPPERS OR CONSUMER - OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR USER OR USERS)(5N)(TRANSACTION? OR PAYMENT? ? OR CYBERPAY? OR MICROPAY? OR PAY OR PAYS OR PAID OR PAYING OR DEPOSIT? OR EFT OR REMITT?)
S3	2432	(PAYMENT? ? OR EPAY OR EPAYMENT? ? OR CYBERPAY? OR COMPENSATION? OR PAY? ? OR PAYING OR PAID OR REMUNERATION? OR REMITT? OR EFT OR TRANSFER? OR DEPOSIT? OR DISBURSEMENT? ?)(3N)(NOTIFY? OR VERIFY? OR VERIFIED? OR VALIDATE? OR CONFIRM? OR APPROVE? OR ACKNOWLEDGE? OR REPORT? OR ALERT? OR ADVISE? ? OR ADVISING OR COMMUNICATE?)
S4	1779	(TRANSACTION OR TRANSACTIONS OR PAYMENT OR PAYMENTS OR CONFIRMATION OR CONFIRMATIONS)(3N)(ID OR NUMBER? OR CODE OR CODES OR CODED OR CODING OR CODIFICATION? ? OR IDENTIFY? OR IDENTITY OR PASSWORD? ? OR KEY OR KEYS)
S5	49	((NON OR "NOT" OR ISN())T)(2N)(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE))(5N)(INFORMATION OR INFO OR - DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S6	1683	(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE)(5N)(INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S7	17	S6(5N)(HIDE OR HIDDEN OR HIDING OR HIDES OR CONCEAL? OR MAKE OR MAKE OR MAKING OR KEEP? OR KEPT)(2W)PRIVATE OR ("NOT" - OR NEVER OR ISN())T() (SHOWN OR SHOWING OR VISIBLE OR DISPLAY? OR VIEW? OR NEEDED OR NECESSARY OR REQUIRE? OR MANDATORY OR PROVIDE? OR GIVING OR GIVEN))
S8	1203	S2(10N)(ONLINE OR ON()LINE OR INTERNET OR WEB OR WEBSITE OR ELECTRONIC OR P2P OR (PERSON OR USER OR ACCOUNT)(1X)(PERSON - OR USER OR ACCOUNT) OR PAYPAL OR PAY()PAL OR CYBER)
S9	256	S2(10N)(IN()PERSON OR BRICK? ?(1W)MORTAR? ? OR (NON OR "NOT") (2W)(INTERNET OR WEB OR VIRTUAL? ? OR ELECTRONIC? OR EFT OR PHONE? ? OR TELEPHONE? ? OR ONLINE OR COMPUTER?) OR OFFLINE OR OFF()LINE OR (PHYSICAL OR NEIGHBORHOOD OR NEIGHBOURHOOD OR PAYMENT? ? OR TRANSACTION? ? OR AT OR VISIT?)(2N)(LOCATION? ? - OR BRANCH? ? OR OFFICE? ? OR BUILDING? ? OR AGENT? ? OR BANK? ?))
S10	1203	S8 AND S1
S11	367	S10 AND S3
S12	160	S11 AND S4
S13	2	S12 AND (S5 OR S7)
S14	3613	S1 AND S2
S15	863	S14 AND S3
S16	324	S15 AND S4
S17	4	S16 AND (S5 OR S7)
S18	256	S9 AND S1
S19	94	S18 AND S3

S20 48 S19 AND S4
S21 0 S20 AND (S5 OR S7)
S22 13 S20 AND S6
S23 4 S13 OR S17
S24 2 S22 AND PY=1963:2000
S25 3 S22 AND AY=1963:2000 AND AC=US
S26 3 S24 OR S25
S27 17 S14 AND (S5 OR S7)
S28 2 S27 AND PY=1963:2000
S29 6 S27 AND AY=1963:2000 AND AC=US
S30 6 S28 OR S29
S31 4 S30 NOT (S23 OR S26)

23/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012745628 *Drawing available*

WPI Acc no: 2002-598486/200264

Related WPI Acc No: 2002-154166; 2002-518528; 2002-618615; 2002-681852; 2008-H43864

XRPX Acc No: N2002-474641

Integrated identity security and payment method in internet, involves transferring payment authorization record to merchant, upon receiving assembled payment data record regarding transaction of customer with central system

Patent Assignee: SINGHAL T C (SING-I)

Inventor: SINGHAL T C

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20020073044	A1	20020613	US 2000255002	P	20001209	200264	B
			US 2001270750	P	20010221		
			US 200114040	A	20011210		
US 7254560	B2	20070807	US 200114040	A	20011210	200753	E

Priority Applications (no., kind, date): US 2000255002 P 20001209; US 2001270750 P 20010221; US 200114040 A 20011210

Integrated identity security and payment method in internet, involves transferring payment authorization record to merchant, upon receiving assembled payment data record regarding transaction of customer with central system Original Titles:Method and apparatus for an integrated identity security and payment system...

...Method and apparatus for an integrated identity security and payment system Alerting Abstract ...payment request having a merchant identification sign data and a transaction amount is transmitted through a wireless device (15) to a central system (12) containing customer data. A payment data record regarding the transaction of a customer (20) with the central system is assembled and transmitted from the central system to a payment approval system. A payment authorization record is transferred from the payment approval system to a merchant (22). ... Transaction payment facilitation method; Personal identification information provision system; and Wireless device... ... DESCRIPTION OF DRAWINGS - The figure shows the block diagram of the integrated identity security and payment system... Original Publication Data by AuthorityArgentinaPublication No. ...Original Abstracts:the present system, using the wireless device (15), the party can pay for a transaction using the one or more of the payment cards, cause funds to be transferred to or from the bank accounts and/or provide identifying data if necessary... ... the present system, using the wireless device (15), the party can pay for a transaction using the one or more of the payment cards, cause funds to be transferred to or from the bank accounts and/or provide identifying data if necessary. Claims: What is claimed is: 1. A method of payment from a customer to a merchant for a transaction, the method comprising the steps of: providing a central system that contains data of the customer; transmitting a payment request to the central system, the payment request including a merchant identification and a transaction amount; assembling a payment data record regarding the

transaction with the central system; transmitting the payment data record from the central system to a **payment approval** system; and **transferring** a payment authorization from the **payment approval** system to the merchant... .. and papers, for use in day to-day activities, comprising: a. a wireless device, having a caller id associated with it, the wireless device does **not keep personal** identity theft **data** typically saved in a personal papers and personal digital assistants, the wireless device acting as a communication means to facilitate access to such personal data...

26/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0011057184

WPI Acc no: 2001-457051/200149

XRPX Acc No: N2001-338771

Secure card transactions via the Internet by creating an encrypted PIN (personal identification number) block, forming a data block from the encrypted PIN block, and encrypting the data block to form an encrypted payment block

Patent Assignee: HARGENS H (HARG-I); HODGSON R (HODG-I); HODGSON R B (HODG-I);

KRYPTOSIMA (KRYP-N)

Inventor: HARGENS H; HODGSON R; HODGSON R B

Patent Family (7 patents, 89 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001024129	A1	20010405	WO 2000US23344	A	20000825	200149	B
AU 200069369	A	20010430	AU 200069369	A	20000825	200149	E
EP 1218865	A1	20020703	EP 2000957801	A	20000825	200255	E
			WO 2000US23344	A	20000825		
EP 1218865	B1	20030723	EP 2000957801	A	20000825	200356	E
			WO 2000US23344	A	20000825		
DE 60004074	E	20030828	DE 60004074	A	20000825	200364	E
			EP 2000957801	A	20000825		
			WO 2000US23344	A	20000825		
ES 2203506	T3	20040416	EP 2000957801	A	20000825	200427	E
US 6834271	B1	20041221	US 1999155645	P	19990924	200501	E
			US 1999450996	A	19991129		

Priority Applications (no., kind, date): US 1999155645 P 19990924; US 1999450996 A 19991129

Original Abstracts:payments over the Internet. Using various software and/or hardware implementations, the system operates by: 1) creating (at the consumer's Internet access device) a **Data** Encryption Standard (DES) **encrypted Personal** Identification Number (PIN) **Block** meeting American National Standards Institute (ANSI) X9.8 and Automatic Teller Machine (ATM) network requirements (as a result of the consumer entering their PIN number... .. taking place); 2) using additional layer(s) of encryption (also performed at the consumer's Internet access device) to place the PIN block and card **information** in a public key/**private key** encrypted financial **payment transaction data block ("FP Block")**; 3) **transmitting** the FP Block to the merchant, along with any necessary product or service order information, which may be transmitted over the Internet encrypted or in...

Claims:the data block to form an encrypted payment block;forwarding the encrypted payment block directly to a secure host over the Internet;decrypting the encrypted **payment** block by the **secure** host;routing a decrypted payment block formatted for use by a bank system;proceeding with the order if the secure host receives from the bank... ..Basic Derwent Week: **2000WO-US0023344**

26/3,K/2 (Item 2 from file: 350)
 DIALOG(R)File 350: Derwent WPIX
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 0010463850 *Drawing available*
 WPI Acc no: 2001-063537/**200108**
 XRPX Acc No: N2001-047849

System for providing a customer of a bank with a home bank terminal interface at a remote terminal, uses a private data field in a financial transaction message to pass appropriate data through the routing system of a financial institution

Patent Assignee: CITIBANK NA (CITI-N); CITISHARE CORP (CITI-N)

Inventor: DOWNING J; ZAHORIK G W

Patent Family (2 patents, 26 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 1049057	A2	20001102	EP 2000108096	A	20000426	200108	B
JP 2000348106	A	20001215	JP 2000125070	A	20000426	200114	E

Priority Applications (no., kind, date): US 1999131066 P 19990426

System for providing a customer of a bank with a home bank terminal interface at a remote terminal, uses a private data field in a financial transaction message to pass appropriate data through the routing system of a financial institution Alerting Abstract ...terminal (4) through routing and settlement system (6). Remote

terminal sends a request, along with customer identification, to home bank server (8) which then includes **private data** (44) in its response financial transaction message (40) to enable the remote transaction terminal to provide an interface to customer similar to the home bank... ... customer with a home bank terminal interface experience; an system for providing a customer of a home bank with a home bank terminal interface experience **at a remote transaction terminal** a system for communicating messages for a **customer** between a remote **transaction** terminal and a home data **center** of a financial **institution** a method of communicating in a financial network a financial transaction message a method of communicating in an internet based transaction... ... USE - For tunneling messages related to financial transactions through Electronic **Fund Transfer** routing and settlement systems such that a remote terminal interface may operate according to the home **bank terminal** interface of a customer or such that **private data** may be passed between a financial institution and a customer during an internet transaction with a **web merchant**.... ... chance of error and probably more quickly. The familiar interface at remote terminals helps to build customer loyalty. New products can be quickly introduced, secure **payments** and **communication** are possible with the ability to authenticate customers, merchants to avoid fraud.... ... 44

Private data Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**Methods and systems for communicating in a financial network are provided that employ a **private data** field (44) **in a** financial transaction message (40). **Such** messages are **transmitted** through a routing **system** of a **financial** institution, such as a routing and settlement system (6) of a financial institution and electronic **funds transfer** (EFT) infrastructure. **One such** method provides a customer (2) of a home bank with a home bank terminal interface experience at a remote transaction terminal (4). Interface data associated... ... In another such method, encrypted customer data is sent by a web merchant site (54) to a financial institution via EFT infrastructure (52) in a **private data** field (44) **of a** financial transaction message (40) after the merchant site (54) receives the encrypted customer data from the customer (2) during an internet transaction assisted by an... **Claims:**A method for providing a customer (2, 12) of a home bank with a home bank terminal **interface** experience at a remote **transaction** terminal (4, 14);receiving **customer** identification data at **the remote transaction** terminal (4, 14);**identifying** a server associated with the **customer identification** data;requesting home **transaction terminal interface** data from the server;receiving the home transaction terminal interface data from the server; and providing an interface according to the home terminal interface data... Basic Derwent Week: **200108**

26/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0008481856 *Drawing available*

WPI Acc no: 1998-011277/**199802**

XRPX Acc No: N1998-008888

Electronic cash with managing bank between user and shop - keeps under surveillance electronic cash issued and circulated throughout financial world, has electronic cash issuer, bank managing user's account, electronic cash user, and shop receiving electronic cash payment

Patent Assignee: NIPPON TELEGRAPH & TELEPHONE CORP (NITE)

Inventor: OKAMOTO T

Patent Family (8 patents, 8 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
EP 810563	A2	19971203	EP 1997108325	A	19970522	199802	B
JP 9319808	A	19971212	JP 1996135167	A	19960529	199809	E
SG 65029	A1	19990525	SG 19973995	A	19971107	199934	NCE
US 5926548	A	19990720	US 1997859214	A	19970520	199935	E
KR 1999042605	A	19990615	KR 199763477	A	19971127	200036	NCE
KR 261743	B1	20000715	KR 199763477	A	19971127	200131	NCE
JP 3329432	B2	20020930	JP 1996135167	A	19960529	200271	E
PH 1199858591	B1	20010328	PH 199858591	A	19980217	200609	NCE

Priority Applications (no., kind, date): JP 1996135167 A 19960529; SG 19973995 A 19971107; KR 199763477 A 19971127; PH 199858591 A 19980217

Alerting Abstract ...account and sends information (X,E1) to the electronic cash issuer together with bank signature SB(X,E1) for information. The issuer deciphers the enciphered **information** (E1) by the **secret** key to obtain **information** (X,Nu), then registers information (E1) and key (N-u) in inspection database in correspondence with each other. Signature S1(X,Nu) data attached to... containing key (Nu) and issuer signature (S1). The shop verifies the validity of the issuer signature and the user signature and, if they are valid, **approves payment** in the amount (y). The shop sends data (H) of the communication with the user to the issuer for settlement of accounts, and the issuer... **ADVANTAGE** - Provides electronic cash implementation which ensures user privacy and prevents abuses of electronic cash but permits reduction of amount of **communication** involved in **payment** of electronic cash and its divisional use. Possible to keep under surveillance, amount of electronic cash issued and circulated throughout financial world. Original Publication Data by AuthorityArgentina**Publication No.** ...**Original Abstracts:**a public key into EI(X,K,NU) and sends the enciphered information to a bank together with user information U and the amount of **money** X. The **bank** registers the information U and EI in a user data base in correspondence with each other, then withdraws the amount of money X from a... account and sends information (X,EI) to an electronic cash issuer together with a bank signature SB(X,EI) for the information. The issuer deciphers **the** enciphered **information** EI by a **secret** key to obtain the **information** (X,NU), then registers the information EI and the key NU in an inspection data base in correspondence with each other, and enciphers the signature SI(X,NU) **attached** to the key NU **by** the key K into EK(SI), which is sent to the user via the bank. The user deciphers the information EK by the key K... key NU and the issuer signature SI. The shop verifies the validity of the issuer signature and the user signature and, if they are valid, **approves payment** in an **amount** y. **The** shop sends data H of communication with the user to the issuer for settlement of accounts, and the issuer makes a check to see if... base. A... sends information (X,EI) to an electronic cash issuer together with a bank signature SB(X,EI) for the information. The issuer deciphers the enciphered **information** EI by a **secret** key to obtain the **information** (X,NU), then registers the information EI and the key NU in an inspection data base in correspondence with each other, and enciphers the signature... key

NU and the issuer signature SI. The shop verifies the validity of the issuer signature and the user signature and, if they are valid, **approves payment** in an amount **y**. The shop sends data H of communication with the user to the issuer for settlement of accounts, and the issuer makes a check to see...**Claims:**E1 and a signature verification function V1 to the public;

step (2) wherein said user sends to said bank user information U and a face **value X** for requesting said bank to withdraw an amount of money X from his bank account and issue electronic cash of said face value X, while at...
... and calculates an enciphered issuer signature $EK(SI(X,n))$ obtained by enciphering said issuer signature $SI(X,n)$ by said cipher key K, and **sends** said enciphered **issuer** signature $EK(SI(X,n))$ to said user;

step (5) wherein said user deciphers said enciphered issuer signature $EK(SI(X,n))$ by said key K into said issuer signature $SI(X,n)$;

step (6) wherein said user **sends**, as electronic **cash C** of said face value X, information containing (NU,X,SI(X,n)) to said shop for the payment thereto in an amount y;

step... .. said shop verifies the validity of said electronic cash C and, if valid, receives the payment in said amount y;

step (8) wherein said shop **sends** to said electronic **cash** issuer all communication data H concerning the payment by said electronic cash and requests said issuer to settle accounts with said shop; and

step (9) wherein said electronic cash issuer obtains, with said signature **verification** key NU **in** said communication data H, said information $n=g(NU)$ containing said key NU, makes a check to see if said information n is already registered in said inspection data base, verifies the validity of said electronic cash and, if valid, instructs said bank to **transfer** the amount of payment y to a bank account of said shop. **system which is composed of an electronic cash issuer, a bank which manages account information of a user, a user who uses electronic cash for payment, and a shop which receives a payment by electronic cash, said cash issuer apparatus comprising:**decipher means for deciphering enciphered information $EI(X,K,NU)$ from the bank by a secret key... .. of money X and said user signature verification key NU;encipher means for enciphering said issuer signature $SI(X,NU)$ by using said user cipher key K as a key therefor;means which receives form said shop communication information H concerning payment by electronic cash, reads out of said inspection database said total amount of money used Y corresponding to said user signature verification key NU, then adds said total amount of money paid so far Y with an amount of payment y, and updates said total amount of money Y;means which makes a check to see if said updated total amount of money Y is smaller than said amount of money X, and if so, instructs said bank to transfer said amount of payment y to a bank account of shop information W contained in said received information H;a history database for recording therein said received information H... .. corresponding to said user signature verification key NU and, when said updated total amount of money Y is larger than said total amount of money Y, reads out of said inspection database said enciphered information $EI(X,K,NU)$ corresponding to said verification key NU and sends said read-out information $EI(X,K,NU)$ to said bank so as to trace an abuser or overspender.**Basic Derwent Week: 199802**

31/3,K/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012276116 *Drawing available*

WPI Acc no: 2002-216828/200227

XRPX Acc No: N2002-166227

Electronic payment effectuation system using e-commerce, maintains electronic account for customers of specified bank and transfers funds between electronic accounts of customer based on received command

Patent Assignee: CHASE MANHATTAN BANK (CHAS-N); JP MORGAN CHASE BANK (JPMO-N);

MORGAN BANK JP (MORG-N); MORGAN CHASE BANK JP (MORG-N)

Inventor: BURNEY J; D'AGOSTINO V; HOFFMAN A; O'LEARY D; RE S R

Patent Family (7 patents, 93 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
WO 2001099019	A1	20011227	WO 2001US20029	A	20010622	200227	B
AU 200168692	A	20020102	AU 200168692	A	20010622	200230	E
US 20020077978	A1	20020620	US 2000213423	P	20000622	200244	E
			US 2000250495	P	20001201		
			US 2001886916	A	20010621		
EP 1309933	A1	20030514	EP 2001946675	A	20010622	200333	E
			WO 2001US20029	A	20010622		
JP 2003536174	W	20031202	WO 2001US20029	A	20010622	200382	E
			JP 2002503788	A	20010622		
CN 1454364	A	20031105	CN 2001813368	A	20010622	200408	E
AU 2001268692	B2	20050317	AU 2001268692	A	20010622	200523	E

Priority Applications (no., kind, date): US 2000213423 P 20000622; US 2000250495 P 20001201; US 2001886916 A 20010621

Electronic payment effectuation system using e-commerce, maintains electronic account for customers of specified bank and transfers funds between electronic accounts of customer based on received command
Alerting Abstract ...accounts for customers of a bank (1230). An interface (1175) connected to account system and bank, transacts financial information relating to electronic account and demand **deposit** account of **customer**. Another interface (1206) connected to account system, accepts command to **transfer funds** from electronic account of one customer to another. ...**ADVANTAGE** - Since the **sensitive information** is **not** carried over the network, the level of security is enhanced and the transaction cost, fraud and credit losses are reduced... Original Publication Data by AuthorityArgentina**Publication No. Original Abstracts:**A system and method for effectuating Electronic **Funds Transfer** credit messages (see Fig. 12) is disclosed. The main structural components of the system include a Payment Portal Processor (Web Broker), an Internet Pay Anyone (IPA) Account (1202), a... ... a cash card for accessing a VPL or IP account. The Web Broker is a software application that provides a secure portal for accessing the **user's** Demand **Deposit Account** (DDA) or **an** IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a Web Broker enhanced Wallet to fund their account... ... A system and method for effectuating Electronic **Funds Transfer** credit messages. The main structural components of **the system** include a Payment Portal Processor (Web Broker), an Internet Pay Anyone (IPA) Account, a Virtual Private Lockbox (VPL) and an associated Account Reporter, the existing... ... for accessing a VPL or IP account. The Web Broker is a software application that provides a secure portal for accessing (linking to) either the **user's** Demand **Deposit Account** (DDA) or **an** IPA account and can be combined with the functionality of a traditional digital Wallet. Consumers use a Web Broker enhanced Wallet to fund **their** account, shop on the web, **pay** bills, pay anyone, store electronic receipts and transaction history, and check their recent Web Broker enhanced Wallet activity. The IPA account is a special purpose... ... A system and method for effectuating Electronic **Funds Transfer** credit messages (see Fig. 12) is disclosed. The main structural components of **the system** include a Payment Portal Processor (Web Broker), an Internet Pay Anyone (IPA) Account (1202), a Virtual Private Lockbox (VPL) and an Account Reporter, the existing... ... a cash card for accessing a VPL or IP account. The Web Broker is a software application that provides a secure portal for accessing the **user's** Demand **Deposit Account** (DDA) or **an** IPA account and can be combined **with** the functionality of a traditional digital Wallet. **Consumers** use a Web Broker enhanced Wallet to fund their account, shop on the **web**, **pay** bills, store electronic receipts and transaction history, and check their recent Web Broker enhanced Wallet activity. The IPA is a special purpose account with limited... ...**Claims:**payments, the system comprising:at least one account system operated by a first institution, the at least one account system maintaining a plurality of electronic **payment** accounts for a plurality of **customers** of a first bank, **at** least one of the plurality of **customers** having a demand **deposit** account at the first bank;a **bank** interface coupled to **the** at least one account system and coupled to the first bank, the bank interface **transmitting** and receiving **financial** information related to the demand deposit account of the **at** least one **customer** and related to the electronic **payment** account

of the at least one **customer**; and a **customer** interface coupled to the at least one account system, the customer interface providing an interface for the plurality of customers to the at least one account system, the customer interface accepting a command from a first customer to **transfer funds** from the first **customer's** electronic **payment** account to an electronic **payment** account of another customer, the **customer interface** transferring the **command** to the at least one account system which **effectuates** the **commanded transfer of funds**.>

31/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012274733 *Drawing available*

WPI Acc no: 2002-215396/200227

Related WPI Acc No: 2001-146877; 2002-215394

XRPX Acc No: N2002-164957

Debit account establishing system for credit card transaction, sends unique personal identifier number corresponding to debit account number in readable format from server to customer, based on received funds

Patent Assignee: KEIL D S (KEIL-I)

Inventor: KEIL D S

Patent Family (2 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010023415	A1	20010920	US 199889755	P	19980618	200227	B
			US 1999334887	A	19990617		
			US 2001839471	A	20010419		
US 7249054	B2	20070724	US 2001839471	A	20010419	200749	E

Priority Applications (no., kind, date): US 199889755 P 19980618; US 1999334887 A 19990617; US 2001839471 A 20010419

Original Abstracts:sale transaction terminal which is in communication with a secure host server. The transaction terminal includes an operating program for initiating a point of sale **transaction** to accept funds from a **customer** to be **deposited** into a debit account; transmitting the amount of the funds to the secure host server, receiving a debit account number and personal identifier number (PIN... .. with the debit account number. The funds can then be withdrawn from the debit account by a customer using the debit account number and PIN.

Personal identification **data** from the customer is **not required** to establish the account, and the account holder identity can remain anonymous... .. sale transaction terminal which is in communication with a secure host server. The transaction terminal includes an operating program for initiating a point of sale **transaction** to accept funds from a **customer** to be **deposited** into a debit account; transmitting the amount of the funds to the secure host server, receiving a debit account number and personal identifier number (PIN... .. with the debit account number. The funds can then be withdrawn from the debit account by a customer using the debit account number and PIN. **Personal** identification **data** from the customer is **not required** to establish the account, and the account holder identity can remain anonymous. ...**Claims:**said transaction terminal; and(e) said transaction terminal further including an operating program for performing a series of steps including: initiating said point of sale **transaction** to accept funds from a **customer** to be **deposited** into a debit account; accepting an input value representing funds to be deposited into said debit account; accessing said secure host server via said communications means; **transmitting** said input **value** to said secure host server; receiving a debit account number unique to said transaction from said secure host server; receiving a unique personal identifier number... .. transaction terminal;(d) a secure host server in communication with said transaction terminal;(e) said transaction terminal including: means for initiating said point of sale **transaction** to accept funds from a **customer** to be **deposited** into a debit account; means for accepting an input value representing funds to be deposited into said debit account; means for accessing said secure host server via said communications means; means for **transmitting** said input **value** to said secure host server; means for receiving a debit account number unique to

said **transaction**; means to assign a **customer** selected personal identification number (PIN) to said debit account number during said transaction; and means for providing said debit account number and said PIN to... Basic Derwent Week: 200227

31/3,K/3 (Item 3 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0012274731 *Drawing available*

WPI Acc no: 2002-215394/200227

Related WPI Acc No: 2001-146877; 2002-215396

XRPX Acc No: N2002-164955

Debit account establishing apparatus for credit card transaction, sends receipt printed with personal identifier and debit account numbers to transaction terminal, depending on received funds from customer

Patent Assignee: KEIL D S (KEIL-I)

Inventor: KEIL D S

Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20010023409	A1	20010920	US 199889755	P	19980618	200227	B
			US 1999334887	A	19990617		
			US 2001837926	A	20010418		

Priority Applications (no., kind, date): US 199889755 P 19980618; US 1999334887 A 19990617; US 2001837926 A 20010418

Alerting Abstract ...NOVELTY - A transaction terminal initiates point of sale (POS) transaction to accept an input value representing funds to be **deposited** into debit account, from a **customer**. The terminal **transmits** input **value** to host which in turn sends receipt printed with personal identifier number (PIN) and debit account number, to the customer. Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**sale transaction terminal which is in communication with a secure host server. The transaction terminal includes an operating program for initiating a point of sale **transaction** to accept funds **from a customer** to be **deposited into** a debit **account**; transmitting the amount of **the funds** to the secure host server, receiving a debit account number and personal identifier number (PIN) unique to the transaction from the secure host server; and... ... with the debit account number. The funds can then be withdrawn from the debit account by a customer using the debit account number and PIN. **Personal** identification **data** from **the customer is not required** to establish **the account**, and the account holder identity can remain anonymous. ...**Claims:**said transaction terminal; and(e) said transaction terminal further including an operating program for performing a series of steps including: initiating said point of sale **transaction** to accept funds from a **customer** to be **deposited** into a debit account; accepting an input value representing **funds** to be **deposited** into said **debit** account; accessing **said** secure host server via said communications means; **transmitting** said **input value** to said secure host server; receiving a debit account number unique to said transaction from **said** secure host **server**; receiving a unique personal identifier number (PIN) corresponding to said debit account number from said secure host server, and providing said debit account number and... Basic Derwent Week: 200227

31/3,K/4 (Item 4 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0010695265 *Drawing available*

WPI Acc no: 2001-305318/**200132**

Related WPI Acc No: 2002-380044

XRPX Acc No: N2002-187150; N2002-066719

User certification method for E-commerce, involves providing complete certificate information by combining hardware information of user computer and calculated certificate formula

Patent Assignee: AID SYSTEM CO LTD (AIDS-N); AID SYSTEM JH (AIDS-N); CHO N H (CHON-I); CHOI J (CHOI-I); CHOI J H (CHOI-I); CHOI N I (CHOI-I)

Inventor: CHO N H; CHOI J; CHOI J H; CHOI N I

Patent Family (9 patents, 89 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
KR 2000071993	A	20001205	KR 200032009	A	20000610	200132	B
WO 2001097124	A1	20011220	WO 2001KR987	A	20010609	200213	ETAB
WO 2001097125	A1	20011220	WO 2001KR988	A	20010609	200230	ETAB
AU 200162803	A	20011224	AU 200162803	A	20010609	200227	E
AU 200162804	A	20011224	AU 200162804	A	20010609	200227	E
US 20040005060	A1	20040108	WO 2001KR987	A	20010609	200404	E
			US 2003297697	A	20030527		
US 20040015437	A1	20040122	WO 2001KR988	A	20010609	200407	E
			US 2003297807	A	20030715		
JP 2004503969	W	20040205	WO 2001KR987	A	20010609	200412	E
			JP 2002511248	A	20010609		
JP 2004512582	W	20040422	WO 2001KR988	A	20010609	200428	E
			JP 2002511249	A	20010609		

Priority Applications (no., kind, date): KR 200032009 A 20000610

Alerting Abstract ...completely, and need to manage the ID and password is prevented. Prevents an appropriation of the password or an error in certification. As user's **personal information** is **not** recorded in a server for a service gate, any damages resulting from disclosure of information kept in server as disclosure by hacking is prevented and... Original Publication Data by AuthorityArgentina**Publication No. ...Original Abstracts:**A user accesses the Internet, uses a chargeable service over **the** Internet and **pays** for use of the chargeable service. Accordingly, the present invention relates to a system providing information and billing for use of the information provided, using... .. hardware information specific to the user's computer is transmitted to a service gate and the user is allowed to log in the service gate, **and payment** for use of the information is transferred to a contents provider from the service gate... .. information of the user computer is inputted thereinto, generating a unique value of encryption as certification information. The certification is completed when the certification is **transmitted** to the server... .. a pay site over the Internet, wherein use of the information can be billed and the billed amount is settled in an exact manner, without **providing** personal information of a **client**, as an information user. The billing system is characterized in that an authentication medium is bought in advance, and unique authentication information generated by entering... .. information specific to the user's computer is transmitted to a service gate and the user is allowed to log in the service gate, and **payment** for use of the information is transferred to a contents provider from the service gate... ..**Claims:**for use of the information at a pay Internet site by using an authentication medium showing an effective term and authorization thereof, and charging for **use** of information by a **user** at a fixed rate or a fee-for-service rate, and allowing only a **user** having **paid the** charge to use the information, between a contents provider (CP) of a **pay site providing** information **over** the Internet and a **user** making an access to the CP's Web page to use the information provided, wherein contents providers grouping their sites according to the type of... Basic Derwent Week: **200132**

B. Patent Files, Full-Text

File 348:EUROPEAN PATENTS 1978-200936

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090827|UT=20090709

(c) 2009 WIPO/Thomson

Set	Items	Description
S1	57287	(FINANCIAL OR MONEY OR MONIES OR MONETARY OR FUND OR FUNDS OR CURRENCY OR CURRENCIES OR CASH OR VALUE) (3N) (TRANSFER? OR - SEND OR SENDS OR SENDING OR SENDER OR SENT OR TRANSMIT? OR TRANSMISSION OR EXCHANGE OR EXCHANGES OR EXCHANGED OR EXCHANGING OR WIRE OR WIRES OR WIRED OR WIRING OR DISPATCH?)
S2	9652	(CUSTOMER OR CUSTOMERS OR SHOPPER OR SHOPPERS OR CONSUMER - OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR USER OR USERS) (5N) (TRANSACT? OR PAYMENT? ? OR CYBERPAY? OR MICROPAY? OR PAY OR PAYS OR PAID OR PAYING OR DEPOSIT? OR EFT OR REMITT?)
S3	8069	(PAYMENT? ? OR EPAY OR EPAYMENT? ? OR CYBERPAY? OR COMPENSAT? OR PAY? ? OR PAYING OR PAID OR REMUNERAT? OR REMITT? OR EFT OR TRANSFER? OR DEPOSIT? OR DISBURSEMENT? ?) (3N) (NOTIF? OR VERIFY? OR VERIFI? OR VALIDAT? OR CONFIRM? OR APPROV? OR ACKNOWLEDG? OR REPORT? OR ALERT? OR ADVISE? ? OR ADVISING OR COMMUNICAT?)
S4	7351	(TRANSACTION OR TRANSACTIONS OR PAYMENT OR PAYMENTS OR CONFIRMATION OR CONFIRMATIONS) (3N) (ID OR NUMBER? OR CODE OR CODES OR CODED OR CODING OR CODIFICATION? ? OR IDENTIF? OR IDENTITY OR PASSWORD? ? OR KEY OR KEYS)
S5	1046	((NON OR "NOT" OR ISN())T) (2N) (CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE)) (5N) (INFORMATION OR INFO OR - DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S6	14562	(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE OR CREDIT()CARD OR ACCOUNT) (3N) (INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS OR NUMBER OR NUMBERS)
S7	1290	S6(5N) (HIDE OR HIDDEN OR HIDING OR HIDES OR CONCEAL? OR WITHOUT OR (MADE OR MAKE OR MAKING OR KEEP? OR KEPT) (2W) PRIVATE OR ("NOT" OR NEVER OR ISN())T) (SHOWN OR SHOWING OR VISIBLE OR DISPLAY? OR VIEW? OR NEEDED OR NECESSARY OR REQUIR? OR MANDATORY OR PROVID? OR GIVING OR GIVEN))
S8	3599	S2(8N) (ONLINE OR ON()LINE OR INTERNET OR WEB OR WEBSITE OR ELECTRONIC OR P2P OR (PERSON OR USER OR ACCOUNT) (1X) (PERSON OR USER OR ACCOUNT) OR PAYPAL OR PAY()PAL OR CYBER)
S9	1222	S2(8N) (IN()PERSON OR BRICK? ?(1W)MORTAR? ? OR (NON OR "NOT") (2W) (INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR - PHONE? ? OR TELEPHONE? ? OR ONLINE OR COMPUTER?) OR OFFLINE OR OFF()LINE OR (PHYSICAL OR NEIGHBORHOOD OR NEIGHBOURHOOD OR PAYMENT? ? OR TRANSACTION? ? OR AT OR VISIT?) (2N) (LOCATION? ? - OR BRANCH? ? OR OFFICE? ? OR BUILDING? ? OR AGENT? ? OR BANK? ?))
S10	342	S8 (20N) S3
S11	77	S10 (20N) S4
S12	6	S11 (30N) (S5 OR S7)
S13	123	S9 (20N) S3
S14	45	S13 (20N) S4
S15	3	S14 (30N) (S5 OR S7)
S16	608	S8 (20N) S4
S17	21	S16 (20N) (S5 OR S7)
S18	7	S17 (40N) S3
S19	171	S9 (20N) S4

S20	7	S19 (20N) (S5 OR S7)
S21	1349	S1 (20N) S3
S22	116	S21 (20N) S4
S23	2	S22 (20N) (S5 OR S7)
S24	52	S1 (10N) (S5 OR S7)
S25	2	S24 (10N) S8
S26	2	S24 (10N) S9
S27	9	S12 OR S18 OR S23 OR S25
S28	0	S27 AND PY=1978:2000
S29	2	S27 AND ((AC=US OR AC=US/PR) AND AY=1978:2000)
S30	4	(S15 OR S20 OR S26) NOT S27
S31	1	S17 AND PY=1978:2000
S32	10	S17 AND ((AC=US OR AC=US/PR) AND AY=1978:2000)
S33	7	(S31 OR S32) NOT (S27 OR S30)
S34	35	S1 (5N) (S5 OR S7)
S35	22	S34 AND S3 AND S4
S36	17	S35 NOT (S27 OR S30 OR S33)
S37	1	S36 AND PY=1978:2000
S38	6	S36 AND ((AC=US OR AC=US/PR) AND AY=1978:2000)
S39	7	S37 OR S38

29/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00933152

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

Patent Applicant/Patent Assignee:

THE CRAWFORD GROUP INC

600 Corporate Park Drive, St. Louis, MO 63105; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

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SMITH David Gary

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TINGLE William T

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KLOPFENSTEIN Anita K

433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E(et al)(agent)

HOWELL & HAFERKAMP, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817; US;

	Country	Number	Kind	Date
Patent	WO	200267175	A2	20020829
Application	WO	2001US51437		20011019
Priorities	US	2000694050		20001020

...GRPS01) record format's GROUP

NTROL SEQUENCE NUMBER and the functional GROUP TYPE CODE,

b. the Transaction Set Start (SETS01) record format's CUSTOMER

ANSACTION ID and VENDOR TRANSACTION ID .

Confidential Page 18 of 246 8/11/00

ARMS Process Report

ii. Load the Internal Header Record Format (APPD01) f fields with the appropriate data.

D. For each remittance detail (RMTD01) record format.

i. **validate** its **PAYMENT CODE**. IF invalid, reject with ERROR

- Edit to ensure there is a non-blank EFT ID NUMBER on all paid remittances.

- Validate that any Rejected Payment Remittance Advice **Detail** record Format does **not** have a value in the EFT ID NUMBER field.

29/3K/2 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

MIKURAK Michael G

108 Englewood Blvd., Hamilton, NJ 08610; US

Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139086	A2	20010531
Application	WO	2000US32310		20001122
Priorities	US	99444653		19991122
	US	99447623		19991122

30/3K/3 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00827002

PREPAID DIRECT DIAL LONG DISTANCE TELECOMMUNICATION SERVICES
SERVICES DE TELECOMMUNICATIONS INTERURBAINES PREPAYEES, A NUMEROTATION
DIRECTE

Patent Applicant/Patent Assignee:

UNITED STATES ADVANCED NETWORK INC

3080 Northwoods Circle, Norcross, GA 30071; US; US(Residence); US(Nationality)

BELL ATLANTIC COMMUNICATIONS INC

1372 Broadway, 8th Floor West, New York, NY 10018; US; US(Residence); US(Nationality)

Inventor(s):

ADAMS Mark W

4111 Legation Street, NW, Washington, DC 20015; US

MILLER Harry R

59 Crystal Street, Harrison, NY 10528; US

HUELSMAN Bernard R

3811 Maryland Street, Alexandria, VA 22309; US

Country Number Kind Date Patent WO 200160044 A2-A3 20010816

Application WO 2001US4124 20010209

Priorities US 2000181889 20000211 US 2001259729 20010104

Fig. 6 illustrates the process to replenish an account **at retail locations**. The **customer** requests **payment** at an authorized **payment** center (step 80), and the authorized **agent** accepts the **payment** and asks for the account information (step 8 1) such as the **account number**. The **payment** is not accepted **without** the accompanying **account information** (step 82). If the payment is made by cash or by check (Step 87a and 87b) that has been previously validated by a service bureau...

30/3K/4 (Item 4 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT
AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE
COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

MIKURAK Michael G

108 Englewood Blvd., Hamilton, NJ 08610; US

Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200139030	A2	20010531
Application	WO	2000US32324		20001122
Priorities	US	99444775		19991122
	US	99447621		19991122

...NCIID and generating a new NCID. A switch discards a received NCID if the NCID format is invalid or unreliable, thereby ensuring a valid unique **identifier** to be associated with each call going through the network. For instance, an NCB3 may be unreliable if generated by third party switches in the...

33/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00963611

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Patent Assignee:

THE CRAWFORD GROUP INC

600 Corporate Park Drive, St. Louis, MO 63105; US; US(Residence); US(Nationality); (For all designated states except: US)

Patent Applicant/Inventor:

WEINSTOCK Timothy Robert

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DE VALLANCE Kimberly Ann

2037 Silent Spring Drive, Maryland Heights, MO 63043; US; US(Residence); US(Nationality); (Designated only for: US)

HASELHORST Randall Allan

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KENNEDY Craig Stephen

9129 Meadowglen Lane, St. Louis, MO 63126; US; US(Residence); US(Nationality); (Designated only for: US)

SMITH David Gary

10 Venice Place Court, Wildwood, MO 63040; US; US(Residence); US(Nationality); (Designated only for: US)

TINGLE William T

17368 Hilltop Ridge Drive, Eureka, MO 63025; US; US(Residence); US(Nationality); (Designated only for: US)

KLOPFENSTEIN Anita K

433 Schwarz Road, O'Fallon, IL 62269; US; US(Residence); US(Nationality); (Designated only for: US)

Legal Representative:

HAFERKAMP Richard E(et al)(agent)

Howell & Haferkamp, L.C., Suite 1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817; US;

	Country	Number	Kind	Date
Patent	WO	200297700	A2	20021205
Application	WO	2001US51431		20011019
Priorities	US	2000694050		20001020

...model, but

certainly offer needed functionality in other business models found in other countries. One of these includes multiple party involvement/management of a rental **transaction**. While the flexibility of allowing multiple adjusters within a group to "work on" a rental **transaction** has been previously

described, this **particular** feature is different in that **not** only may these multiple adjusters not ...running Apache web server software, or other such suitable software as would be well known to those of ordinary skill in the art. This first **web** server network of servers 60, 62 process the random and disorderly communications flowing to and from this system and the **Internet** before passing them through a firewall 66 as a further precautionary measure.

This first layer of architecture, identified as the Internet space/DMZ layer provides...design specifications for the individual modules, it would be readily apparent to those of ordinary skill in the art that programmers of ordinary skill specifications **without** using inventive effort. Furthermore, the details of this implementation are not considered to provide any aspect of the best mode for carrying out the invention...the third level of architecture 74, described below, but also to route the reservation information back through the first architectural level 50 and into the **Internet** 54 for

33/3K/2 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00892314

A METHOD AND SYSTEM FOR MERCHANT-TO-MERCHANT REFERRALS AND ITEM BROKERING

PROCEDE ET SYSTEME POUR NEGOCIER DES ARTICLES ET DES REFERENCES DE COMMERCANT A COMMERCANT

Patent Applicant/Patent Assignee:

SONY ELECTRONICS INC

1 Sony Drive, Park Ridge, NJ 07656; US; US(Residence); US(Nationality)

Inventor(s):

MARITZEM L Michael

494 Curtner Road, Fremont, CA 94539; US

Legal Representative:

SOBRINO Maria McCormack(et al)(agent)

Blakely, Sokoloff, Taylor & Zafman, 7th floor, 12400 Wilshire Blvd., Los Angeles, CA 90025-1026; US;

	Country	Number	Kind	Date
Patent	WO	200225569	A1	20020328
Application	WO	2001US42035		20010905
Priorities	US	2000234880		20000922
	US	2000733750		20001208

The user therefore does not fill out online electronic eCommerce purchase forms at every product vendor's **website**. The eCommerce system acts as a financial **transaction** middleman, stripping off **user identity** information from **transactions**. As a result, the **user's private information** is **not** stored in several databases across the Internet and in private business networks (e.g. grocery store networks). The fewer locations where the data is stored...

33/3K/3 (Item 3 from file: 349)
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00892308

METHOD FOR CREATING A USER PROFILE THROUGH GAME PLAY
PROCEDE DE CREATION D'UN PROFIL D'UTILISATEUR PAR LE BIAIS D'UN JEU

Patent Applicant/Patent Assignee:

SONY ELECTRONICS INC

1 Sony Drive, Park Ridge, NJ 07656; US; US(Residence); US(Nationality)

Inventor(s):

CANDELORE Brant L

10124 Quail Glen Way, Escondido, CA 92029; US

Legal Representative:

SOBRINO Maria McCormack(et al)(agent)

Blakely, Sokoloff, Taylor & Zafman, 7th floor, 12400 Wilshire Boulevard, Los Angeles, CA 90025-1026;
US;

	Country	Number	Kind	Date
Patent	WO	200225560	A1	20020328
Application	WO	2001US42048		20010905
Priorities	US	2000234859		20000922
	US	2000733751		20001208

The user therefore does not fill out online electronic eCommerce purchase forms at every product vendor's **website**. The eCommerce system acts as a financial **transaction** middleman, stripping off **user identity** information from **transactions**. As a result, the **user's private information** is **not** stored in several databases across the Internet and in private business networks (e.g. grocery store networks). The fewer locations where the data is stored...

33/3K/4 (Item 4 from file: 349)
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00818699

SECURE ELECTRONIC COMMERCE SYSTEM
SYSTEME SECURISE DE COMMERCE ELECTRONIQUE

Patent Applicant/Patent Assignee:

SONY ELECTRONICS INC

1 Sony Drive, Park Ridge, NJ 07656; US; US(Residence); US(Nationality)

Inventor(s):

LUDTKE Harold Aaron

3587 Townsquare Drive, San Jose, CA 95127; US

Legal Representative:

SOBRINO Maria McCormack(et al)(agent)

Blakely, Sokoloff, Taylor & Zafman, 7th Floor, 12400 Wilshire Blvd., Los Angeles, CA 90025-1026;
US;

	Country	Number	Kind	Date
Patent	WO	200152212	A1	20010719

Application	WO	2000US35619		20001228
Priorities	US	2000483584		20000114

The user therefore does not fill out online electronic eCommerce purchase forms at every product vendor's **website**. The eCommerce system acts as a financial **transaction** middleman, stripping off **user identity** information from **transactions**. As a result, the **user's private information** is **not** stored in several databases across the Internet and in private business networks (e.g. grocery store networks). The fewer locations where the data is stored...

33/3K/6 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00784140

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A GLOBALLY ADDRESSABLE INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K

6426 Peak Vista Circle, Colorado Springs, CO 80918; US

Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200116735	A2-A3	20010308
Application	WO	2000US24198		20000831
Priorities	US	99387214		19990831

Detailed Description:

...that

mainframe expertise may be expensive and in high demand

57

Business imperatives 902

B1. The application will only be used by a dedicated, expert **user** community where a GUI is **not needed**.

A dedicated work force with low turnaround, skilled in the use of character based 3270 applications, eliminates the need for a GUI interface.

B2. The...

33/3K/7 (Item 7 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00753798

**ANONYMOUS ON-LINE PAYMENT SYSTEM AND METHOD
SYSTEME ET PROCEDE DE PAYEMENT ANONYME EN LIGNE**

Patent Applicant/Patent Assignee:

SPENDCASH COM INC

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Inventor(s):**RICHELSON Elliott Jason**

Apt. 1-F, 25 Cornelia Street, New York, NY 10014; US

REDDY Benjamin I

6th Floor, 135 Grand Street, New York, NY 10013; US

Legal Representative:**GARRETT Arthur S(et al)(agent)**

Finnegan, Henderson, Farabow, Garrett & Dunner, L.L.P., 1300 I Street N.W., Washington, DC 20005-3315; US;

	Country	Number	Kind	Date
Patent	WO	200067178	A2	20001109
Application	WO	2000US11854		20000503
Priorities	US	99132385		19990504

Detailed Description:

...anonymously. Using an off-line distribution of

7

prepaid on-line purchasing account numbers connected to an on-line brokerage house, consumers can purchase items **without** providing their **personal** financial **information**, thus revealing their **identity**.

The financial **transaction** system enables **consumers** to effect **transactions** on the **Internet** without any special software other than a standard **Web** browser or hardware to verify the **transaction**. **Consumers** can purchase items from various vendors in a secure manner without requiring any changes to their computer or changes to the way in which the...

39/3K/1 (Item 1 from file: 348)

DIALOG(R)File 348: EUROPEAN PATENTS

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00262715

Payment making terminal device.

Zahlungsendgerat.

Terminal de paiement.

Patent Assignee:**OMRON TATEISI ELECTRONICS CO.;** (284760)

10, Tsuchido-cho Hanazono Ukyo-ku; Kyoto 616; (JP)

(applicant designated states: AT;BE;CH;DE;ES;FR;GB;GR;IT;LI;LU;NL;SE)

Inventor:**Kimizu, Ryuichi Omron Tateisi Electronics Co.**

Patent Center 20 Igadera Shimo-Kaiinji; Nagaokakyo-shi Kyoto 617; (JP)

Legal Representative:**WILHELMS, KILIAN & PARTNER Patentanwalte (100601)**

Eduard-Schmid-Strasse 2; W-8000 Munchen 90; (DE)

	Country	Number	Kind	Date	
Patent	EP	266798	A2	19880511	(Basic)
	EP	266798	A3	19890802	
	EP	266798	B1	19920722	
Application	EP	87116448		19871106	

Priorities	JP	86264328		19861106	
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To achieve the above-mentioned object, in a payment making terminal device adapted for use with a credit card or for cash-payment, electrically connected to... ..for making payment when an operator enters data related to commodities purchased by a customer to the registration processing device and then the customer operates **keys**, the **payment** making terminal device comprises first displaying means, disposed on a front surface of the device so as to direct to the customer, and is characterized... ..terminal device (e.g. an electronic cash register) 13 serving as a registration processing device operated by an operator or a clerk 14 and a **payment** making terminal device 11 operated by a customer 12 are mounted separately on an L-shaped counter 20. The payment making terminal device 11 and the POS terminal device...data related to commodities purchased by the customer 12 through the POS terminal device 13. After all the data related to these commodities have been **inputted**, the operator effects **an** add-up operation. Therefore, the POS terminal device 13 **transfers** a sum of money payable to the payment making terminal device 11 via a POS **communication** line 15. The **payment** making terminal device 11 stores the sum payable **transferred** through the POS **communication** line 15 and the POS interface 9 in the RAM 3. The CPU 1 requests the customer 12 to select a transaction mode on both... ..the entry operation guidance on both the front side display section 4 and the rear side display section 7. That is to say, since the **secret number** is **not displayed** on the rear side display section 7, the secret number is never known by the operator 14. Once the secret number is entered, CPU 1 displays an... ..payable transferred from the POS terminal device 13 and stored in the RAM 3 only on the front side display section 4 and displays the **confirmation** operation guidance on **both** the front side display section 4 and the rear side display section 7 to request the customer 12 to confirm the total sum. When the customer 12 depressed a **key** to **confirm** the **sum** payable, CPU 1 executes a payment making processing in conjunction with the host computer via the modem 8 and the HOST **communication** line 16. The CPU 1 receives a payment making completion message from the host computer. If no problem arises with respect to the payment making processing, the of card read error (although an error information and the entry operation guidance are both displayed) **in the** card insertion step, which **key** to be **depressed** after the **number** has been entered in the account number entry step and the secret number entry steps where "the **confirmation key**" is located in the **payment** making amount **confirmation** entry step, etc. In every case, since the operator 14 can know what kind of entry should be entered by the customer 12 through the...

Claims: ...for cash-payment, electrically connected to a registration processing device (13), for making payment when an operator enters data related to commodities purchased by a **customer** to the **registration** processing device and then the customer operates **keys** of the **payment** making terminal device, which comprises first displaying means (4), disposed on a front surface of the device so as to direct to the customer, characterized...

39/3K/3 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00807452

METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS

PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES

Patent Applicant/Inventor:

RUSSELL David

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JOHNSON Barry

351 McCormick Road, P.O. Box 400743, Charlottesville, VA 22904-4743; US; US(Residence);

US(Nationality)

PETKA David

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SINGER Bart A

132 Hunter Lane, Williamsburg, VA 23185; US; US(Residence); US(Nationality)

Legal Representative:**RUSSELL David**(commercial rep.)

c/o Transforming Technologies, 500 Russell Street, Portsmouth, VA 23707; US;

	Country	Number	Kind	Date
Patent	WO	200141032	A1	20010607
Application	WO	2000US42323		20001129
Priorities	US	99168082		19991130

...developed by NetPack. The INTELLIPACK 100 is a keyboard with built-in credit card and smart card readers. Like the UTM MACHINE, the transactions occur **without transmitting financial account information** to the vendor. These hardware developments can make Internet transactions almost as secure as point-of-sale financial transactions.

Additional hardware developments are further improving...In various embodiments of the method, an additional step is included that confirms that the payer account has sufficient solvency to be debited by the **payment** amount. Preferably, this **confirmation** is performed by the payer financial I O intermediary.

A similar set of embodiments by which a payer conveys a payment to a payee, includes...may be zero, or it may be a sum of surcharges assessed by various entities.

Transferring the PID control designation as part of the payee **payment** packet facilitates **confirming** that the PrD control designation corresponds to the PID that has been registered in the name of the payer and is privileged to access the...

Claims:

...the electronic shopping carts associated with multiple personal identifying devices are merged at checkout. 10 128. A method for a customer having a customer **identity** to conduct a **transaction**, comprising the steps of authenticating the customer identity to a personal identifying device, the personal identifying device being a portable device that authenticates that a... ...intermediary; sending customer account data to a receiver; and receiving acknowledgment that the transaction was approved. 129. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 128, wherein the personal identifying device authenticates the customer identity by determining that a biometric sample collected from the user of the personal identifying device sufficiently matches a biometric template associated with the customer account data. 130. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 129, wherein the biometric sample is a digit-print. 131. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 130, further comprising the steps of 93 selecting items for purchase; adding the selected items for purchase to an electronic shopping cart; and determining the payment amount for the selected items in the electronic shopping cart. 132. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 131, wherein the electronic shopping cart is maintained on the personal identifying device. 133. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 131, wherein the step of selecting items for purchase is done with the use of a graphical user interface. 134. A... ...according to claim 133, wherein the graphical user interface is controlled from the personal identifying device. 135. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 128, further comprising the steps of selecting items for purchase; adding the selected items for purchase to an electronic shopping cart; and determining the payment amount for the selected items in the electronic shopping cart. 136. A method for a customer having a customer **identity** to conduct a **transaction**, according to claim 135, wherein the electronic shopping cart is maintained on the personal identifying device. 137. A method for interacting with a simulated inventory...

39/3K/4 (Item 3 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00806383

**COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT
DURING DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN
ENVIRONMENT AND METHOD THEREOF**

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

MIKURAK Michael G

108 Englewood Blvd., Hamilton, NJ 08610; US

Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mill Road, Palo Alto, CA 94304; US;

	Country	Number	Kind	Date
Patent	WO	200139029	A2	20010531
Application	WO	2000US32309		20001122
Priorities	US	99444655		19991122
	US	99444886		19991122

Claims:

...as recited in claim I 1, wherein the code segment that that provides data access from multiple simultaneous data sources utilizing a network detects and **reports** data **transfer** errors.

17 A computer program as recited in claim I 1, wherein the code segment that stores capacity data utilizing the network provides data management... 130

116/130RECEIVING NOTIFICATION OF AN AGREEMENT TO SELL UNUSED 13100BANDWIDTH FOR
AN AMOUNT OF MONEY13102RECEIVING INFORMATION CONCERNING THE MANNER
OFPAYMENTI r**VERIFYING THE TRANSFER** OF THE AMOUNT OF MONEY 13104REALLOCATING
THE UNUSED BANDWIDTH OF THE FIRST USER 13106TO THE SECOND USERFigure
131117/130ALLOCATING BANDWIDTH...

39/3K/5 (Item 4 from file: 349)
DIALOG(R)File 349: PCT FULLTEXT
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00784135

**A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A LOCALLY ADDRESSABLE
INTERFACE IN A COMMUNICATION SERVICES PATTERNS ENVIRONMENT**
SYSTEME, PROCEDE ET ARTICLE DE PRODUCTION METTANT EN OEUVRE UNE INTERFACE
ADRESSABLE LOCALEMENT DANS UN ENVIRONNEMENT DE CONFIGURATIONS DE SERVICES DE
COMMUNICATION

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K

6426 Peak Vista Circle, Colorado Springs, CO 80918; US

Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 38th Floor, 2029 Century Park East, Los Angeles, CA 09967-3024; US;

	Country	Number	Kind	Date
Patent	WO	200116727	A2-A3	20010308
Application	WO	2000US24189		20000831
Priorities	US	99387064		19990831

The need for Encryption Services is particularly strong where electronic commerce solutions that involve **exchanging sensitive or financial data** are to be deployed over public networks such as the Internet. Cryptography can be used to achieve secure communications, even when the transmission media (for... to-end communications between users and processes. Connection management provides transfer services that ensure the delivery of data from sender to receiver, which support the **transferring** of messages from a process running on one machine to a process running on another machine. In addition, connection management provides services that initiate a... ..Relay is switched based upon PVCs, routing functionality is not required.

Will the tool be used with a large development team?

If the development team is more than 5 people, a tool...on the Web. S-HTTP has gained a small level of acceptance among

;'q

merchants selling products on the Internet as a way to conduct **financial transactions** (using **credit card numbers**, passing **sensitive information**) **without** the risk of unauthorized people intercepting this information. S-HTTP incorporates various cryptographic message formats such as DSA and RSA standards into both the Web...enable secure data communications over public networks such as the Internet.

39/3K/7 (Item 6 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00784124

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST SORTER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

Patent Applicant/Patent Assignee:

ACCENTURE LLP

1661 Page Mill Road, Palo Alto, CA 94304; US; US(Residence); US(Nationality)

Inventor(s):

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Legal Representative:

HICKMAN Paul L(agent)

Oppenheimer Wolff & Donnelly, LLP, 38th floor, 2029 Century Park East, Los Angeles, CA 90067-3024; US;

	Country	Number	Kind	Date
Patent	WO	200116704	A2-A3	20010308
Application	WO	2000US24082		20000831
Priorities	US	99386715		19990831

File transfer 1530

File **Transfer** services enable the sending and receiving of files or other large blocks of data between two resources. In addition to basic file transport, features for...transactions on the Web. S-HTTP has gained a small level of acceptance among merchants selling products on the Internet as a way to conduct **financial transactions**

(using **credit card numbers**, passing **sensitive information**) **without** the risk of unauthorized people intercepting this **information**. S-HTTP incorporates various cryptographic message formats such as DSA and RSA standards into both the Web client and the Web server.

IV. Text Search Results from Dialog

A. NPL Files, Abstract

File 35:Dissertation Abs Online 1861-2009/Aug
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File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 2:INSPEC 1898-2009/Aug W4
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File 256:TecTrends 1982-2009/Aug W5
 (c) 2009 Info.Sources Inc. All rights res.
File 139:EconLit 1969-2009/Sep
 (c) 2009 American Economic Association

Set	Items	Description
S1	37462	(FINANCIAL OR MONEY OR MONIES OR MONETARY OR FUND OR FUNDS OR CURRENCY OR CURRENCIES OR CASH OR VALUE) (3N) (TRANSFER? OR - SEND OR SENDS OR SENDING OR SENDER OR SENT OR TRANSMIT? OR TRANSMISSION OR EXCHANGE OR EXCHANGES OR EXCHANGED OR EXCHANGING OR WIRE OR WIRES OR WIRED OR WIRING OR DISPATCH?)
S2	593	(CUSTOMER OR CUSTOMERS OR SHOPPER OR SHOPPERS OR CONSUMER - OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR USER OR USERS) (5N) (TRANSACT? OR PAYMENT? ? OR CYBERPAY? OR MICROPAY? OR PAY OR PAYS OR PAID OR PAYING OR DEPOSIT? OR EFT OR REMITT?)
S3	331	(PAYMENT? ? OR EPAY OR EPAYMENT? ? OR CYBERPAY? OR COMPENSAT? OR PAY? ? OR PAYING OR PAID OR REMUNERAT? OR REMITT? OR EFT OR TRANSFER? OR DEPOSIT? OR DISBURSEMENT? ?) (3N) (NOTIF? OR VERIFY? OR VERIFI? OR VALIDAT? OR CONFIRM? OR APPROV? OR ACKNOWLEDG? OR REPORT? OR ALERT? OR ADVISE? ? OR ADVISING OR COMMUNICAT?)
S4	122	(TRANSACTION OR TRANSACTIONS OR PAYMENT OR PAYMENTS OR CONFIRMATION OR CONFIRMATIONS) (3N) (ID OR NUMBER? OR CODE OR CODES OR CODED OR CODING OR CODIFICATION? ? OR IDENTIF? OR IDENTITY OR PASSWORD? ? OR KEY OR KEYS)
S5	5	((NON OR "NOT" OR ISN())T) (2N) (CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE)) (5N) (INFORMATION OR INFO OR - DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S6	344	(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE) (5N) (INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)

S7 1 S6(5N)(HIDE OR HIDDEN OR HIDING OR HIDES OR CONCEAL? OR (MADE OR MAKE OR MAKING OR KEEP? OR KEPT)(2W)PRIVATE OR ("NOT" - OR NEVER OR ISN()T)() (SHOWN OR SHOWING OR VISIBLE OR DISPLAY? OR VIEW? OR NEEDED OR NECESSARY OR REQUIR? OR MANDATORY OR PROVID? OR GIVING OR GIVEN))

S8 174 S2(8N)(ONLINE OR ON()LINE OR INTERNET OR WEB OR WEBSITE OR ELECTRONIC OR P2P OR (PERSON OR USER OR ACCOUNT)(1X)(PERSON OR USER OR ACCOUNT) OR PAYPAL OR PAY()PAL OR CYBER)

S9 3 S2(8N)(IN()PERSON OR BRICK? ?(1W)MORTAR? ? OR (NON OR "NOT-") (2W)(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR -PHONE? ? OR TELEPHONE? ? OR ONLINE OR COMPUTER?) OR OFFLINE OR OFF()LINE OR (PHYSICAL OR NEIGHBORHOOD OR NEIGHBOURHOOD OR HUMAN OR PAYMENT? ? OR TRANSACTION? ?)(2N)(LOCATION? ? OR BRANCH? ? OR OFFICE? ? OR BUILDING? ? OR AGENT? ? OR TELLER? ? OR CLERK? ?))

S10 10 S8 AND S3

S11 6 S8 AND S4

S12 0 S8 AND (S5 OR S7)

S13 9 S3 AND S4

S14 19 (S5 OR S7 OR S10 OR S11 OR S13) NOT PY>2000

S15 19 RD (unique items)

15/3,K/2 (Item 2 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01438446 ORDER NO: AADAA-I9535648

FINANCIAL LIBERALISATION AND MACROECONOMIC MANAGEMENT IN THE OPEN ECONOMY

Author: PILL, HUW RODERIC

Degree: PH.D.

Year: 1995

Corporate Source/Institution: STANFORD UNIVERSITY (0212)

Source: Volume 5606A of Dissertations Abstracts International.

PAGE 2340 . 268 PAGES

...international capital--the proverbial "hot money"--through the foreign exchanges when liberalisation is implemented. Indigenous deposit taking banks fail in their special role as efficient **information** conduits to the **non-bank private** sector. Self-sustaining, but ultimately unsustainable, credit driven consumption booms can emerge as the decisions of rational actors are distorted by the creation of over...

15/3,K/3 (Item 3 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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873139 ORDER NO: AAD85-03030

QUEUE-RATIONING AND THE SECOND ECONOMY IN THE USSR: THEORETICAL AND EMPIRICAL INVESTIGATION (BLACK MARKET)

Author: ALEXEEV, MICHAEL V.

Degree: PH.D.

Year: 1984

Corporate Source/Institution: DUKE UNIVERSITY (0066)

Source: Volume 4512A of Dissertations Abstracts International.

...would make the equilibrium allocation with a parallel market a Pareto improvement does not exist.

Chapter 3 presents some extensions of the basic models. In **particular**, the cases of **private** production and **non-uniform** waiting times are investigated. These generalizations enrich interpretations of the models but do not alter the main results of welfare comparisons reached in Chapter ...

15/3,K/4 (Item 1 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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09316404

Abren sitio de ventas online con pago en efectivo

MEXICO: WEB MARKETPLACE WITH CASH PAYMENTS

El Financiero (Mexico) (ANS) 30 Jun 2000 Online

Language: SPANISH

...money transfer company, Lanzagorta International Center, will launch a marketplace website called Lanzamoney.com. The site, which will allow clients to buy anything through the **web** or telephone, enables **users** to **pay** with cash. The system works with subscribed users who make purchase orders, go to a bank to pay the required amount, and then send a **payment confirmation** to Lanzamoney in order to receive the product bought. The new portal, which will target people between 25-35 years old, is also operating in...

15/3,K/5 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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06510697

FEBTC unveils new banking machines

PHILIPPINES: NEW SAMS LAUNCHED BY FEBTC

Computerworld Philippines (AKA) 15 Aug 1997 P.14

Language: ENGLISH

...been launched by Far East Bank and Trust Co. (FEBTC) in the Philippines. There are four SAM modules which are ATM and branch directory, product **information** and **personal** accounts (**non-cash** banking transactions). SAMs are powered by Pentium PCs with 16MB RAM and 1GB hard disk. A magstripe reader permits ATM card holders to access...

15/3,K/6 (Item 3 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

(c) 2002 Gale/Cengage. All rights reserved.

05400359

Scrutiny for transfers

EUROPE - SCRUTINY FOR TRANSFERS

Financial Times (C) 1992 (FT) 24 October 1992 p4

...Bingham aimed at limiting the scope for bank fraud and money laundering. Swift, the network that handles most electronic transfers of money between banks, has **notified** all banks that **transfers** will now have to specify at least the account number of the party making a payment. The reform is intended to obstruct both deliberate fraud... ...should enable regulators and auditors to trace suspicious payments back to their source. Payments through Swift have until now had only to specify the account **number** into which a **payment** should be made. Now, the name and address of the payer will have to be included along with account number, where possible. In

the vast...

15/3,K/7 (Item 4 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

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01302270

ICL INSTALLS EFTPOS SYSTEM AT CHECKERS

S AFRICA - ICL INSTALLS EFTPOS SYSTEM AT CHECKERS

Finance Week (FWK) 24 August 1988 p52

...are scanned by a laser, which is linked to a computer system on the premises. The till is attached to a card reader and a **numbered key** pad. Electronic **payment** is undertaken by linkage via public data network to Standard Bank. The shopper inputs personal identification number at the numbered key pad. Purchase prices are debited from the account of the shopper and placed in the account of Checkers. **Electronic** payment takes 6 seconds less time than cash **payments**. **Shoppers** are also able to draw out R100 in cash. Shoppers may use Visa, Mastercard and AutoBank cards. Banks and building societies have set up Saswitch...

15/3,K/8 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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04619153

Title: The Jack Report-banking services: law and practice Cm.622

Author(s): Reed, C.

Journal: Computer Law & Practice , vol.6 , no.3 , pp.106-9

Country of Publication: UK

Publication Date: Jan.-Feb. 1990

ISSN: 0266-4801

CODEN: CLPRER

Language: English

Subfile(s): C (Computing & Control Engineering); D (Information Technology for Business); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1990-011

Copyright: 1990, IEE

Abstract: ...and in particular to examine (inter alia) 'current and prospective developments in banking and payment systems, including developments in electronic data processing and electronic funds **transfer** technology'. The **Report's** recommendations in relation to electronic banking fall broadly into two areas, although this distinction is not made explicitly. The first is general legislative recommendations...

Identifiers: statute law; personal customers; Jack Report; banking services; common law; United Kingdom; business **customers**; **payment** systems; **electronic** data processing; **electronic** funds transfer technology; **electronic** banking; legislative recommendations; relationship; automatic teller machine

15/3,K/9 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

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04243232

Title: Electronic fund transfer programs based on personal computers

Author(s): Claver, I.

Journal: Micro , no.8 , pp.46-7

Country of Publication: West Germany

Publication Date: Aug. 1988

ISSN: 0175-4750

CODEN: MICME2

Language: German

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1988-023

Copyright: 1988, IEE

Abstract: ...based and allow entry of creditors' name, bank sorting codes and account numbers. Check sums are prepared by, respectively, adding the sorting numbers, the account **numbers**, and the **payment** amounts. The complete payment block can be electronically transferred to a bank, or a disc can be physically sent

Identifiers: electronic fund transfer programs; software packages; personal computers; payment transfer systems; BFS; IBM PC **Payment Transfer** System; Diskonto; **Communication** Data Bank Services; bank sorting codes; account numbers

15/3,K/10 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

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03814385

Title: A secure communications system for EFT/POS

Author(s): Rasmussen, M.

Author Affiliation: Auckland Univ., New Zealand

Inclusive Page Numbers: 22-7

Publisher: IEE, London

Country of Publication: UK

Publication Date: 1986

Conference Title: Second International Conference on Secure Communication Systems (Conf. Publ. No.269)

Conference Date: 27-28 Oct. 1986

Conference Location: London, UK

Conference Sponsor: IEE

ISBN: 0 85296 339 4

Number of Pages: 130

Language: English

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1987-005

Copyright: 1987, IEE

Title: A secure communications system for EFT/POS

Abstract: ...the network into 2 key management domains optimises the security of messages flowing between POS terminals and financial institutions. The design of the terminal generated **transaction key** enables participants to vary their own security implementation both within each domain and across the domain boundaries. It is this flexibility which is so appealing...

Identifiers: secure **communications** system; EFT/POS; key management domains; financial institutions; terminal generated **transaction key**; security; safe transmission; financial messages; public telecommunications network; flexibility; controlled migration

15/3,K/11 (Item 4 from file: 2)

DIALOG(R)File 2: INSPEC

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03810495

Title: A review of biometric identification devices available for the authorization of employee and customer transactions

Author(s): McEnroe, J.E.

Author Affiliation: DePaul Univ., Chicago, IL, USA

Journal: EDP Auditor Journal , vol.4 , pp.20-4

Country of Publication: USA

Publication Date: 1986

ISSN: 0885-0445

CODEN: EAJOEZ

Language: English

Subfile(s): C (Computing & Control Engineering)

INSPEC Update Issue: 1987-005

Copyright: 1987, IEE

Abstract: Reviews the types of biometric identification devices available for various uses, including access to EDP areas, **electronic** fund transfers, other **transactions** by employees and **customers**, and other identification purposes. In general, the respondents perceived that employees would be more receptive to the use of these devices than customers, although in...

Identifiers: employee **transactions**; access control; authorization; **customer transactions**; biometric **identification** devices; EDP areas; **electronic** fund transfers; dynamic signature instrument; voice analysis device; acceptance rate; eye retina scan; internal control

15/3,K/12 (Item 5 from file: 2)

DIALOG(R)File 2: INSPEC

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03391360

Title: User needs for ISDN as seen by the banking community

Author(s): Schulke, H.A., Jr.

Inclusive Page Numbers: 564-7 vol.1

Publisher: North-Holland, Amsterdam

Country of Publication: Netherlands

Publication Date: 1984

Conference Title: Links for the Future. Science, Systems & Services for Communications. Proceedings of the International Conference on Communications-ICC 84

Conference Date: 14-17 May 1984

Conference Location: Amsterdam, Netherlands

Conference Sponsor: IEEE IEE EUREL Klv

Editor(s): Dewilde, P.; May, C.A.

ISBN: 0 444 87524 7

U.S. Copyright Clearance Center Code: CH 2028-9/84/0000-0564\$01.00

Number of Pages: 2 vol. liv+1622

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1985-006

Copyright: 1985, IEE

Abstract: ...it is necessary to look beyond pure communications needs if ISDN is to meet the needs of the banking community. It must provide for user **identification** and **transaction** security and privacy and must facilitate the development of standard financial transaction formats, such as the MICR encoding on checks. By taking such factors into...

Identifiers: integrated services digital network; user needs; ISDN; banking telecommunications; **user identification**; **transaction** security; privacy; financial **transaction** formats; MICR encoding; **communications** network; **electronic funds transfer**

15/3,K/13 (Item 6 from file: 2)
DIALOG(R)File 2: INSPEC
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03302593

Title: What does security mean in electronic banking?

Author(s): Schrader, A.

Journal: Office Management , vol.32 , no.5 , pp.472-3

Country of Publication: West Germany

Publication Date: May 1984

ISSN: 0343-2319

CODEN: OFMADG

Language: German

Subfile(s): C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1984-010

Copyright: 1984, IEE

Abstract: ...petrol stations, etc., and the risks involved in these. The main emphasis of the paper is on the security aspects including the verification of personal **identification numbers** (PIN) and **transaction numbers** (TAN) used in **transactions** made from home by use of an electronic link to the bank. A second part of the paper will deal with further security measures

Identifiers: security of data; electronic funds transfer systems; security; electronic banking; electronic payments; **verification**; personal **identification numbers**; PIN; **transaction numbers**; electronic link

15/3,K/14 (Item 7 from file: 2)
DIALOG(R)File 2: INSPEC
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03110307

Title: Simplifying key management in electronic fund transfer point of sale systems

Author(s): Beker, H.J.; Friend, J.M.K.; Halliden, P.W.

Author Affiliation: Racal Comsec Ltd., Salisbury, UK

Journal: Electronics Letters , vol.19 , no.12 , pp.442-4

Country of Publication: UK

Publication Date: 9 June 1983

ISSN: 0013-5194

CODEN: ELLEAK

Language: English

Subfile(s): B (Electrical & Electronic Engineering); C (Computing & Control Engineering); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1983-010

Copyright: 1983, IEE

Abstract: ...electronic fund transfer point of sale (EFTPOS) system, paying particular attention to the difficulties of key management. In particular, they introduce the concept of a **transaction key** which provides automatic key management at almost no extra cost

Identifiers: data security; cryptography; data **communication** systems; **EFT**; POS; electronic fund transfer; point of sale systems; **transaction key**; automatic **key** management

15/3,K/15 (Item 1 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00811181 NYT Sequence Number: 081959771029

MILLETTI, MARIO A

New York Times , Col. 1 , Pg. 29

Saturday October 29 1977

(Natl Comm on Electronic Funds Transfer urges changes in banking and consumer protection to prepare for nationwide EFT system. 398-page rept concludes that consumers and financial institutions would benefit from EFT. Proposes that state and Federally chartered institutions be allowed to offer debit services, withdrawals from accounts anywhere in US. Issues warning in case of deposit-taking services. Recommends that banks and other depository institutions be permitted to set up terminals within states and across state lines. Favors allowing Fed Reserve to continue operating its automated clearing houses. Adds that Fed Reserve should not get involved with point-of-sale switching facilities. Warns that current legal safeguards protecting privacy of financial transactions are not sufficient to deal with computer-based EFT system (S).)

15/3,K/16 (Item 2 from file: 474)

DIALOG(R)File 474: New York Times Abs

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00496001 NYT Sequence Number: 063031740328

ARNOLD, MARTIN

New York Times , Col. 1 , Pg. 1

Thursday March 28 1974

(Former SEC chmn George Bradford Cook describes hunting trip with Maurice H Stans at Eagle Lake, Tex, on Nov 13 '72 that allegedly led to SEC changing crucial paragraph in '72, in civil suit against Robert L Vesco, aimed at concealing fact that Vesco had made secret \$200,000 cash contribution to Pres Nixon's re-election, trial of John N Mitchell and Maurice H Stans. Says he told Stans he wanted to be chmn of SEC but that Stans indicated his age might cause some difficulty for such important position. Says he then described to Stans testimony from Vesco assoc Ralph P Dodd describing \$250,000 and that he told Stans for first time that SEC knew about money but did not know what it was for. Notes Stans then said he did not think he had taken any money from Vesco but that 2 days after hunting trip he received call from Stans, at which time Stans asked him if paragraph relating to \$250,000 was needed in case. Cook says he then called SEC atty Stanley Sporkin and asked him if paragraph was needed for case. Says Sporkin replied absolutely but that he (Cook) questioned whether such detail sensationalized 'fairly minor transaction' in case involving \$225-million. Notes Sporkin then said he would see what he could do. Notes 4 days later he called Stans and told him that paragraph had been changed to make no mention of \$250,000 but noting 'sums of cash had been transferred between Vesco and other groups' and that 'source, ownership, use of, and accountability for said monies' were unknow

15/3,K/17 (Item 1 from file: 475)

DIALOG(R)File 475: Wall Street Journal Abs

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01113807 NYT Sequence Number: 013037780929

Wall Street Journal , Col. 2 , Pg. 10

Friday September 29 1978

(Senate Banking Committee approves 1-year extension of Federal controls over interest rates banks and savings institutions pay to depositors. Votes to eliminate higher interest rate that savings institutions may

pay on certain checking accounts. Approves interest-paying, NOW checking accounts. Measure also would give mutual savings banks option to apply for Federal charter, increase deposit insurance limits on certain retirement accounts to \$100,000, allow National Credit Union to make advances to credit unions and protect consumers who transfer funds electronically. In other action, committee passes resolution to allow Federal Home Loan Bank board to permit Federally chartered savings institutions to offer variable rate mortgages (M.)

15/3,K/18 (Item 1 from file: 99)
DIALOG(R)File 99: Wilson Appl. Sci & Tech Abs
(c) 2009 The HW Wilson Co. All rights reserved.
1203417 H.W. Wilson Record Number: BAST94072080

Electronic Banking faces numerous hurdles

Sheldon, Ken ;

Byte v. 19 (Dec. '94) p. 40

Document Type: Feature Article **ISSN:** 0360-5280

Abstract: Developers of personal finance software are introducing **online** services that allow **users** to conduct financial **transactions** without paper. These **electronic** links offer customers faster and more accurate data entry, PC-based transaction **verification** and funds **transfer**, and the ability to download such data as current stock prices. Both Microsoft and Intuit, which recently announced plans to merge, say they want to...

15/3,K/19 (Item 1 from file: 139)
DIALOG(R)File 139: EconLit
(c) 2009 American Economic Association. All rights reserved.
508645

Title: General Equilibrium Models of Financial Systems: Theory and Measurement in Village Economies

Author: Lim, Youngjae; Townsend, Robert M.

Author Affiliation: Korean Development Institute; NORC, U Chicago and Federal Reserve Bank of Chicago

Journal Name: Review of Economic Dynamics ,

Journal Volume & Issue: 1 1 ,

Pages: 59-118

Publication Date: 1998

Language: English

Availability: http://www.elsevier.com/wps/find/journaldescription.cws_home/622942/description#description

ISSN: 1094-2025

Document Type: Journal Article

Abstract Indicator: Abstract

Abstract: ...model tests. The relatively poor tend to be high users of currency, but these and other such users of currency are more likely to fail **private information** if **not** other model tests. The villages display both barter and monetary exchange. While virtually all households have access to credit and insurance, the efficiency of the...

9/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583: Gale Group Globalbase(TM)
(c) 2002 Gale/Cengage. All rights reserved.
09488668
Public Bank group to have 381 branches nationwide
MALAYSIA: PUBLIC BANK, TELEKOM FORGE TIE-UP

The Star (XAT) 21 Mar 2001 Business p.3

Language: ENGLISH

Public Bank Bhd of Malaysia and Telekom Malaysia Bhd (Telekom) have forged a tie-up on 20 February 2001, enabling Telekom **customers** to make bills **payment** at any **branch** of the Public Finance and Public Bank in Malaysia. According to Datuk Tay Ah Lek, the executive director of Public Bank, Telekom subscribers could pay...

9/3,K/2 (Item 2 from file: 583)

DIALOG(R)File 583: Gale Group Globalbase(TM)

(c) 2002 Gale/Cengage. All rights reserved.

06069363

PANKURID PETTUSE VASTU

ESTONIA: HANSAPANK FIGHTS AGAINST FRAUD

Aripaev (ZEB) 28 Oct 1994 p.11

Language: ESTONIAN

...decreasing thanks to the bank's strict procedure regulations. The most common way of fraud is fake money transfer documentation. Cheques without cover, canceling forward **transactions**, **tellers'** collusion with **clients** are common phenomena in Estonian banking. Hansapank has started cooperation with other local banks and economic police to discover and fight against fraud.

9/3,K/3 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2009 The IET. All rights reserved.

06239054

Title: Location-based authentication: grounding cyberspace for better security

Author(s): Denning, D.E.; MacDoran, P.F.

Author Affiliation: Georgetown Univ., Washington, DC, USA

Journal: Computer Fraud & Security , pp.12-16

Publisher: Elsevier

Country of Publication: UK

Publication Date: Feb. 1996

ISSN: 1361-3723

U.S. Copyright Clearance Center Code: 1361-3723/96/\$15.00

Language: English

Subfile(s): D (Information Technology for Business); E (Mechanical & Production Engineering)

INSPEC Update Issue: 1996-015

Copyright: 1996, IEE

Identifiers: ...computer security; network security; user authentication; geodetic location; physical locations; network entities; location-based controls; hacker; funds transfer system; bank; Russia; United States; Argentina; electronic **transactions**; **location** signature; **user** access control; information security; cyberlocator; GPS

B. NPL Files, Full-text

File 15:ABI/Inform(R) 1971-2009/Sep 07

(c) 2009 ProQuest Info&Learning
File 9:Business & Industry(R) Jul/1994-2009/Sep 05
(c) 2009 Gale/Cengage
File 610:Business Wire 1999-2009/Sep 08
(c) 2009 Business Wire.
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 275:Gale Group Computer DB(TM) 1983-2009/Aug 07
(c) 2009 Gale/Cengage
File 624:McGraw-Hill Publications 1985-2009/Sep 08
(c) 2009 McGraw-Hill Co. Inc
File 621:Gale Group New Prod.Annou. (R) 1985-2009/Jul 30
(c) 2009 Gale/Cengage
File 636:Gale Group Newsletter DB(TM) 1987-2009/Aug 13
(c) 2009 Gale/Cengage
File 613:PR Newswire 1999-2009/Sep 08
(c) 2009 PR Newswire Association Inc
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 16:Gale Group PROMT(R) 1990-2009/Aug 13
(c) 2009 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 634:San Jose Mercury Jun 1985-2009/Sep 01
(c) 2009 San Jose Mercury News
File 148:Gale Group Trade & Industry DB 1976-2009/Aug 20
(c) 2009 Gale/Cengage
File 20:Dialog Global Reporter 1997-2009/Sep 08
(c) 2009 Dialog

Set	Items	Description
S1	1461791	(FINANCIAL OR MONEY OR MONIES OR MONETARY OR FUND OR FUNDS OR CURRENCY OR CURRENCIES OR CASH OR VALUE) (3N) (TRANSFER? OR - SEND OR SENDS OR SENDING OR SENDER OR SENT OR TRANSMIT? OR TRANSMISSION OR EXCHANGE OR EXCHANGES OR EXCHANGED OR EXCHANGING OR WIRE OR WIRES OR WIRED OR WIRING OR DISPATCH?)
S2	133424	(CUSTOMER OR CUSTOMERS OR SHOPPER OR SHOPPERS OR CONSUMER - OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR USER OR USERS) (5N) (TRANSACTION? OR PAYMENT? ? OR CYBERPAY? OR MICROPAY? OR PAY OR PAYS OR PAID OR PAYING OR DEPOSIT? OR EFT OR REMITT?)
S3	45369	(PAYMENT? ? OR EPAY OR EPAYMENT? ? OR CYBERPAY? OR COMPENSAT? OR PAY? ? OR PAYING OR PAID OR REMUNERAT? OR REMITT? OR EFT OR TRANSFER? OR DEPOSIT? OR DISBURSEMENT? ?) (3N) (NOTIF? OR VERIFY? OR VERIFI? OR VALIDAT? OR CONFIRM? OR APPROV? OR ACKNOWLEDG? OR REPORT? OR ALERT? OR ADVISE? ? OR ADVISING OR COMMUNICAT?)
S4	33074	(TRANSACTION OR TRANSACTIONS OR PAYMENT OR PAYMENTS OR CONFIRMATION OR CONFIRMATIONS) (3N) (ID OR NUMBER? OR CODE OR CODES OR CODED OR CODING OR CODIFICATION? ? OR IDENTIF? OR IDENTITY OR PASSWORD? ? OR KEY OR KEYS)
S5	1450	((NON OR "NOT" OR ISN()) (2N) (CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE)) (5N) (INFORMATION OR INFO OR - DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S6	46718	(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE) (5N) (INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)
S7	499	S6 (5N) (HIDE OR HIDDEN OR HIDING OR HIDES OR CONCEAL? OR (MADE OR MAKE OR MAKING OR KEEP? OR KEPT) (2W) PRIVATE OR ("NOT" - OR NEVER OR ISN()) (SHOWN OR SHOWING OR VISIBLE OR DISPLAY? OR VIEW? OR NEEDED OR NECESSARY OR REQUIR? OR MANDATORY OR PROVID? OR GIVING OR GIVEN))

S8 33599 S2(10N)(ONLINE OR ON()LINE OR INTERNET OR WEB OR WEBSITE OR
ELECTRONIC OR P2P OR (PERSON OR USER OR ACCOUNT)(1X)(PERSON -
OR USER OR ACCOUNT) OR PAYPAL OR PAY()PAL OR CYBER)

S9 2126 S2(10N)(IN()PERSON OR BRICK? ?(1W)MORTAR? ? OR (NON OR "NO-
T")(2W)(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR
PHONE? ? OR TELEPHONE? ? OR ONLINE OR COMPUTER?) OR OFFLINE OR
OFF()LINE OR (PHYSICAL OR NEIGHBORHOOD OR NEIGHBOURHOOD OR P-
AYMENT? ? OR TRANSACTION? ?)(2N)(LOCATION? ? OR BRANCH? ? OR -
OFFICE? ? OR BUILDING? ? OR AGENT? ?))

S10 490 S3 (20N) S4

S11 0 S10 (20N)(S5 OR S7)

S12 9 S10(S)(S5 OR S7)

S13 35 S10 (20N) S8

S14 2 S13 AND (S5 OR S7)

S15 7 S10 (20N) S9

S16 11364 S1 (20N) S3

S17 129 S16 (40N) S4

S18 5 S17 (S)(S5 OR S7)

S19 6 S17 (20N) S8

S20 0 S17 (20N) S9

S21 0 S17 (S) S9

S22 0 (S12 OR S14 OR S18 OR S19) NOT PY>2000

S23 7 S15 NOT PY>2000

S24 3 RD (unique items)

S25 867 S8 (20N) S3

S26 23 S25 (20N) S4

S27 2 S26 AND (S5 OR S7)

S28 35 S9 (20N) S3

S29 7 S28 (20N) S4

S30 0 S29 AND (S5 OR S7)

S31 8 S26 NOT (S24 OR PY>2000)

S32 4 RD (unique items)

S33 3 RD S29 (unique items)

S34 0 S33 NOT (S24 OR S32)

24/3,K/1 (Item 1 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01214502 **Supplier Number:** 07200167

How to spend--fast. (operation of the United Kingdom's electronic funds transfer at point of sale system)

Holdsworth, Ian

Computer Weekly , n1132 , p32(2)

Sept 22 , 1988

ISSN: 0010-4787

Language: ENGLISH **Record Type:** ABSTRACT

Abstract: ...or retail outlets and a computer network linking retail outlets, a bank clearing house, and banks. An Eft-pos system, which can be online or **off-line**, must verify the **customer's identity**, authorize requested **payments** and **notify** banks of **payments**. An online system uses terminals to read the plastic card, obtain the customer's personal identification number and connect to the banks and clearing house...

Abstract:

24/3,K/2 (Item 2 from file: 275)

DIALOG(R)File 275: Gale Group Computer DB(TM)

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01178973 **Supplier Number:** 06007501

EFT-POS gets the plastic stamp. (supplement on EFT-POS, electronic funds transfer, point of sale)

Holdsworth, Ian.

Computer Weekly , n1079 , p18(2)

Sept 3 , 1987

ISSN: 0010-4787

Language: ENGLISH **Record Type:** ABSTRACT

Abstract: ...banks participating. Many companies already have private eft-pos technology in order to reduce paperwork, improve security, and shorten checkout lines. Most on-line or **off-line eft-pos** systems **verify** a **customer's identity**, authorize the **payment** requested, and transmit data about payment to the billing organization. Banks prefer on-line systems, which are ideal for dealing with large payments that need...

Abstract:

24/3,K/3 (Item 1 from file: 621)

DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

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02482964 **Supplier Number:** 61804546 (USE FORMAT 7 FOR FULLTEXT)

U S WEST Gives Customers More E-Business Choices.

PR Newswire , p 5605

April 13 , 2000

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 1122

-

...and the IVR system, arrangements can be made regarding the date the payment will be made and the form of the payment (i.e., mail, **payment location** or credit card). **Customers** may also search **payment locations** by zip **code** or city and state, or **report** that a **payment** has been made.

"Our strategy is all about choice," said Bernard. "Some customers like to self-help - to check an order status at midnight - but...

32/3,K/1 (Item 1 from file: 621)

DIALOG(R)File 621: Gale Group New Prod.Annou.(R)

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02478660 **Supplier Number:** 61799218 (USE FORMAT 7 FOR FULLTEXT)

Con Edison Enters Smithsonian as Leader in Information Technology.

PR Newswire , p 1084

April 6 , 2000

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 397

-

...a 24-hour toll-free number, 800-75CONED, to reach Customer Service for inquiries and other transactions. Customers can access the 24-hour toll free **number** to make bill **payments, report** service problems, obtain account information, or open and close accounts without leaving their homes or businesses.

Customers also can **pay** their bill by **Electronic** Funds Transfer or enroll in Con Edison's Direct Payment Plan and have their bill paid automatically each month. In addition, customers can make payments...

32/3,K/2 (Item 1 from file: 636)

DIALOG(R)File 636: Gale Group Newsletter DB(TM)

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02084611 **Supplier Number: 43840882 (USE FORMAT 7 FOR FULLTEXT)**

TEXACO STRENGTHENS EDI SECURITY CONTROLS

EDI News , v 7 , n 10 , p N/A

May 17 , 1993

Language: English **Record Type:** Fulltext

Document Type: Newsletter ; Trade

Word Count: 380

-

...data before transmission. It is then unscrambled using bridging software at the receiving side. Emerging technologies like artificial intelligence have helped automate the verification and **approval** process for **payments**.

Only **approved** trading partners have access to **electronic** mailboxes that are used for financial and business **transactions**. **User identification** techniques track orders and **payments** to manage the flow of information. Internal auditors are also assigned to each of the EDI programs, making electronic trading an important component of the...

32/3,K/3 (Item 1 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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04822571 **Supplier Number: 08837442 (USE FORMAT 7 OR 9 FOR FULL TEXT)**

EDI early notice can give preview of coming payments. (electronic data interchange) (Cash Management)

Gage, Theodore Justin

Corporate Cashflow Magazine , v11 , n10 , p18(3)

Sept , 1990

ISSN: 1040-0311

Language: ENGLISH

Record Type: FULLTEXT; ABSTRACT

Word Count: 937 **Line Count:** 00078

...it for more than 1,000 payments a month, says Mr. Cafiero. To reach efficient volume levels, users start with customers who make the largest **number of payments**. Although the receiving corporation doesn't have to be large, the service appeals primarily to large corporations, currently the primary **users of electronic payments**.

While advance **notification** isn't right for every corporation, it works and may work best for companies receiving large **numbers** of EDI **payments** that want tighter control over their remittance information.

32/3,K/4 (Item 2 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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04147954 **Supplier Number:** 07799131 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Mellon Bank develops state-of-the-art collection system for Norton Company.

Corporate EFT Report , v9 , n15 , p9(2)

July 26 , 1989

ISSN: 0272-0299

Language: ENGLISH

Record Type: FULLTEXT

Word Count: 575 **Line Count:** 00046

...a secure and efficient payment system that features flexible input methods and guarantees on-time settlement," he added.

Features of the new system

In making **electronic payments**, Norton **customers** can use Mellon's **customer** initiated **payments** (CIP) service or corporate trade payments (CTP). With the CIP, they can **report** their **payment** amount and invoice **number** either by dialing a toll-free number and relaying the information to a Mellon Bank operator or by using a timesharing terminal or PC to...

File 47:Gale Group Magazine DB(TM) 1959-2009/Sep 29

(c) 2009 Gale/Cengage

File 635:Business Dateline(R) 1985-2009/Oct 12

(c) 2009 ProQuest Info&Learning

File 570:Gale Group MARS(R) 1984-2009/Sep 17

(c) 2009 Gale/Cengage

File 387:The Denver Post 1994-2009/Oct 12

(c) 2009 Denver Post

File 471:New York Times Fulltext 1980-2009/Oct 12

(c) 2009 The New York Times

File 492:Arizona Repub/Phoenix Gaz 19862002/Jan 06

(c) 2002 Phoenix Newspapers

File 494:St LouisPost-Dispatch 1988-2009/Jun 19

(c) 2009 St Louis Post-Dispatch

File 631:Boston Globe 1980-2009/Oct 13

(c) 2009 Boston Globe

File 633:Phil.Inquirer 1983-2009/Oct 13
(c) 2009 Philadelphia Newspapers Inc
File 638:Newsday/New York Newsday 1987-2009/Oct 13
(c) 2009 Newsday Inc.
File 640:San Francisco Chronicle 1988-2009/Oct 11
(c) 2009 Chronicle Publ. Co.
File 641:Rocky Mountain News Jun 1989-2009/Jan 16
(c) 2009 Scripps Howard News
File 702:Miami Herald 1983-2009/Oct 13
(c) 2009 The Miami Herald Publishing Co.
File 703:USA Today 1989-2009/Oct 12
(c) 2009 USA Today
File 704:(Portland)The Oregonian 1989-2009/Oct 12
(c) 2009 The Oregonian
File 713:Atlanta J/Const. 1989-2009/Mar 08
(c) 2009 Atlanta Newspapers
File 714:(Baltimore) The Sun 1990-2009/Oct 11
(c) 2009 Baltimore Sun
File 715:Christian Sci.Mon. 1989-2009/Oct 05
(c) 2009 Christian Science Monitor
File 725:(Cleveland)Plain Dealer Aug 1991-2009/Oct 12
(c) 2009 The Plain Dealer
File 735:St. Petersburg Times 1989- 2009/Oct 07
(c) 2009 St. Petersburg Times
File 477:Irish Times 1999-2009/Oct 13
(c) 2009 Irish Times
File 710:Times/Sun.Times(London) Jun 1988-2009/Oct 12
(c) 2009 Times Newspapers
File 711:Independent(London) Sep 1988-2006/Dec 12
(c) 2006 Newspaper Publ. PLC
File 756:Daily/Sunday Telegraph 2000-2009/Oct 13
(c) 2009 Telegraph Group
File 757:Mirror Publications/Independent Newspapers 2000-2009/Oct 13
(c) 2009
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 268:Banking Info Source 1981-2009/Oct W1
(c) 2009 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

Set	Items	Description
S1	255112	(FINANCIAL OR MONEY OR MONIES OR MONETARY OR FUND OR FUNDS OR CURRENCY OR CURRENCIES OR CASH OR VALUE) (3N) (TRANSFER? OR - SEND OR SENDS OR SENDING OR SENDER OR SENT OR TRANSMIT? OR TRANSMISSION OR EXCHANGE OR EXCHANGES OR EXCHANGED OR EXCHANGING OR WIRE OR WIRES OR WIRED OR WIRING OR DISPATCH?)
S2	18160	(CUSTOMER OR CUSTOMERS OR SHOPPER OR SHOPPERS OR CONSUMER - OR CONSUMERS OR CLIENT OR CLIENTS OR BUYER OR BUYERS OR PURCHASER OR PURCHASERS OR USER OR USERS) (5N) (TRANSACT? OR PAYMENT? ? OR CYBERPAY? OR MICROPAY? OR PAY OR PAYS OR PAID OR PAYING OR DEPOSIT? OR EFT OR REMITT?)
S3	7102	(PAYMENT? ? OR EPAY OR EPAYMENT? ? OR CYBERPAY? OR COMPENSAT? OR PAY? ? OR PAYING OR PAID OR REMUNERAT? OR REMITT? OR EFT OR TRANSFER? OR DEPOSIT? OR DISBURSEMENT? ?) (3N) (NOTIF? OR VERIFY? OR VERIFI? OR VALIDAT? OR CONFIRM? OR APPROV? OR ACKNOWLEDG? OR REPORT? OR ALERT? OR ADVISE? ? OR ADVISING OR COMMUNICAT?)
S4	3087	(TRANSACTION OR TRANSACTIONS OR PAYMENT OR PAYMENTS OR CONFIRMATION OR CONFIRMATIONS) (3N) (ID OR NUMBER? OR CODE OR CODES OR CODED OR CODING OR CODIFICATION? ? OR IDENTIF? OR IDENTITY

OR PASSWORD? ? OR KEY OR KEYS)

S5 235 ((NON OR "NOT" OR ISN()T)(2N)(CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE))(5N)(INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)

S6 6298 (CONFIDENTIAL? OR SECRET OR PRIVATE OR PERSONAL OR SENSITIVE)(5N)(INFORMATION OR INFO OR DATA OR CONTENT OR FACT OR FACTS OR DETAIL OR DETAILS OR PARTICULAR OR PARTICULARS)

S7 106 S6(5N)(HIDE OR HIDDEN OR HIDING OR HIDES OR CONCEAL? OR MADE OR MAKE OR MAKING OR KEEP? OR KEPT)(2W)PRIVATE OR ("NOT" - OR NEVER OR ISN()T)()(SHOWN OR SHOWING OR VISIBLE OR DISPLAY? OR VIEW? OR NEEDED OR NECESSARY OR REQUIR? OR MANDATORY OR PROVID? OR GIVING OR GIVEN))

S8 3319 S2(8N)(ONLINE OR ON()LINE OR INTERNET OR WEB OR WEBSITE OR ELECTRONIC OR P2P OR (PERSON OR USER OR ACCOUNT)(1X)(PERSON OR USER OR ACCOUNT) OR PAYPAL OR PAY()PAL OR CYBER)

S9 1032 S2(8N)(IN()PERSON OR BRICK? ?(1W)MORTAR? ? OR (NON OR "NOT") (2W)(INTERNET OR WEB OR VIRTUAL?? OR ELECTRONIC? OR EFT OR PHONE? ? OR TELEPHONE? ? OR ONLINE OR COMPUTER?) OR OFFLINE OR OFF()LINE OR (PHYSICAL OR NEIGHBORHOOD OR NEIGHBOURHOOD OR PAYMENT? ? OR TRANSACTION? ? OR AT OR VISIT?)(2N)(LOCATION? ? - OR BRANCH? ? OR OFFICE? ? OR BUILDING? ? OR AGENT? ? OR BANK? ?))

S10 80 S8 (20N) S3

S11 6 S10 (20N) S4

S12 1 S10 (60N) (S5 OR S7)

S13 22 S9 (40N) S3

S14 1 S13 (20N) S4

S15 1 S13 (S) (S5 OR S7)

S16 68 S8 (20N) S4

S17 0 S16 (20N) (S5 OR S7)

S18 0 S16 (S) (S5 OR S7)

S19 25 S9 (20N) S4

S20 0 S19 (S) (S5 OR S7)

S21 70 S3(20N) S4

S22 0 S21 (S) (S5 OR S7)

S23 5 S21 (S) S8

S24 1 S21 (S) S9

S25 2346 S1 (20N) S3

S26 17 S25 (40N) S4

S27 0 S26 (S) (S5 OR S7)

S28 0 S26 AND (S5 OR S7)

S29 1 S26 (S) S8

S30 0 S26 (S) S9

S31 11 (S11 OR S12 OR S23 OR S26) NOT PY>2000

S32 11 RD (unique items)

S33 19 (S14 OR S15 OR S19 OR S24) NOT (S32 OR PY>2000)

S34 17 RD (unique items)

32/3,K/1 (Item 1 from file: 635)

DIALOG(R)File 635: Business Dateline(R)

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0469894 94-23194

Hi-Tech attack: Machines, mergers gobble bank branches

Munroe, Tony

Washington Times (Washington , DC , US) s A p 12

Publication Date: 940130

Word Count: 1,721

Dateline: Seattle, WA, US

Text:

...inquiries make up 90 percent of ATM transactions, while telephones are mainly used to get account information, and to a lesser degree pay bills and **transfer funds**, the **report** found.

The **number** of ATM **transactions** on the MOST network, operated by Reston-based Internet Inc., is rising steadily. In its Middle Atlantic territory, MOST reported nearly 87 million ATM transactions...

32/3,K/2 (Item 1 from file: 570)

DIALOG(R)File 570: Gale Group MARS(R)

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01738820 **Supplier Number:** 54195104 (USE FORMAT 7 FOR FULLTEXT)

EFR: ready to roll.(includes Web sites on EFR)(efficient food service response initiative of supermarkets)

Donegan, Priscilla

Grocery Headquarters , v 65 , n 2 , p 34(4)

Feb , 1999

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 2192

Text:

...titled "Electronic Commerce Phase II: Revenue Cycle Transactions," recommending voluntary standards for electronic data interchange revenue cycle transactions. The recommendations cover purchase order, purchase order **acknowledgment**, invoice, **payment** order/**remittance** advice, or electronic **funds transfer**, as well as product **transfer** and resale **report** and ship notice/manifest.

The report recommends that companies focus on the smallest **number** of core **transactions** that affect a broad range of trading partners, and estimates \$2.6 billion in industry savings from adopting the recommended revenue cycle transactions.

Fri notes...

32/3,K/3 (Item 1 from file: 735)

DIALOG(R)File 735: St. Petersburg Times

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10019028

IT PAYS TO DO YOUR HOMEWORK

St. Petersburg Times (PE) - TUESDAY January 19, 1999

By: NANCY PARADIS

Edition: 0 SOUTH PINELLAS **Section:** FLORIDIAN **Page:** 2D

Word Count: 733

-

...of a recorded message, a charter membership and \$500 worth of "'free'" items for \$39.95 to \$70. Consumers are directed by the message to **send** checks or **money** orders or call a separate **number** for credit card **payments**.

The BBB **report** questions the value of the \$500 gifts, one of which is the same charter membership offered for \$40 to \$48 but valued at \$200.

32/3,K/4 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0183117

Ledger

Credit Union Accountant - May 27, 1996 ; Pg. 7 ; Vol. 9 , No. 11

Document Type: Newsletter **Language:** English **Record Type:** Fulltext

Word Count: 419

Text:

...Secrecy Act on currency transaction reporting. The interim rule is final and effective but may be changed in response to comments received. To reduce the **number** of currency **transaction** reports filed annually, the Treasury has eliminated the requirement to report transactions in currency in excess of \$10,000 where the transaction involves certain classes of exempt persons. The interim rule does not exempt credit unions from filing suspicious activity **reports**.
Electronic **Fund Transfers** The Federal Reserve Board is publishing a final rule to amend Regulation E, which implements the Electronic **Funds Transfer** Act. The final rule contains substantive amendments including changes to the existing exemptions for securities and commodities transfers. The final amendments simplify the language and...

32/3,K/8 (Item 5 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0119268

*** Shoppers Flocking to Debit Cards**

: Forecasts Rosy as Payments Surge by 69% in 1990

American Banker - June 27, 1991 ; Pg. 12 ; Vol. 156 , No. 124

Word Count: 414

Byline:

By YVETTE D. KANTROW

Text:

...raise volume and therefore reduce costs.

The annual report is the sixth from Speer on the rankings and performance of the nation's biggest electronic **funds transfer** systems. The

company **reported** a 69% response rate from among 78 networks.

Gains Despite Maturity

Speer's findings indicate that the country's 20 largest networks - despite their maturity - continue to enjoy significant growth in the **number** of interchange **transactions** they handle.

For the third consecutive year, the top 20 reported greater growth in interchange volume than in their cardholder bases. The group's monthly...

32/3,K/10 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00284663 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Logging on to electronic means of payment

Kezar, Michelle L

Cross Sections , v 12 , n 4 , p 10-18 , Winter 1995/1996 **Document Type:** Journal Article **Article**

Type: Feature **Language:** English **Record Type:** Abstract Fulltext

Word Count: 04258

ARTICLE REFERENCE NUMBER:

...minimize cost and complexity for both consumers and merchants was far from complete.

In the last few years there has been enormous progress in making **electronic** means of **payment** a reality. Many **consumers**, for example, can use their ATM cards as debit cards to pay retailers. And today some 44 percent of American households surveyed now contain at least one PC, according to an American Banker/Gallup report. A consumer now can navigate the Internet, likely to be the major **communications** link for **electronic payments**, with **user**-friendly software.

Entrepreneurs, banks, and other financial institutions are working vigorously on the details of various EMOP **transactions**. And a growing **number** of these **transactions** are now being tested in marketplace trials.

Still, the obstacles to EMOP remain immense. So the transition to a cashless society is certain to be...

32/3,K/11 (Item 1 from file: 267)

DIALOG(R)File 267: Finance & Banking Newsletters

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00003334

ELECTRONIC CONVERSION STILL CAN LEAD TO FRAUD

CORPORATE EFT REPORT

April 16, 1997 **Vol:** 17 **Issue:** 7 **Document Type:** NEWSLETTER

Publisher: PHILLIPS BUSINESS INFORMATION

Language: ENGLISH **Word Count:** 569 **Record Type:** FULLTEXT

(c) PHILLIPS PUBLISHING INTERNATIONAL All Rts. Reserv.

Text:

...managers make their choice, another icon appears asking, "are you sure this is your decision?"

Managers use a password to get into the system and **approve payments**. But **passwords** can be stolen. Employees could **wire money** to themselves under the manager's password and then skip town. "That happens and there is not much you can do. We realize it is...

34/3,K/1 (Item 1 from file: 47)

DIALOG(R)File 47: Gale Group Magazine DB(TM)

(c) 2009 Gale/Cengage. All rights reserved.

05767850 **Supplier Number:** 59515002 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Banks achieve cuts in branch transactions.

Australian Banking & Finance , 8 , 3 , 3

Feb 28 , 1999

ISSN: 1325-1228

Language: English **Record Type:** Fulltext

Word Count: 203 **Line Count:** 00020

...cost the banks less, by hiking up fees charged on transactions within branches. They're also closing some branches, replacing them with electronic machines.

The **number** of EFTPOS **transactions**, where **customers** can directly debit a **bank** account **at** the point of purchase instead of paying with cash, rose 21 per cent in the year to November, the latest date for which figures are...

34/3,K/2 (Item 1 from file: 635)

DIALOG(R)File 635: Business Dateline(R)

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1045953 00-10664

Fast Cash Doesn't Always Cost \$1.50

Boyd, Danny M

Daily Oklahoman (Oklahoma City , OK , US) p 10

Publication Date: 990307

Word Count: 687

Dateline: Oklahoma City, OK, US, Southwest

Text:

...Anne Alenskis, a spokeswoman for the Boise, Idaho, chain.

- Many banks don't charge their customers for using their ATM machines or allow a certain **number** of free **transactions**.

Local Federal **Bank** allows **customers** to get up to five free ATM transactions a month, said Chris Turner, the bank's executive vice president for retail banking.

Customers can avoid...

...banks and credit unions where they can use ATMs without incurring charges.

Many major banks as well as smaller banks don't charge their own **customers**, regardless of the **number** of **transactions**.

Bank of Oklahoma, NationsBank, Bank One and BancFirst don't charge their customers for using their machines.

Bank One also services Rapid Cash machines, which don...

34/3,K/3 (Item 2 from file: 635)

DIALOG(R)File 635: Business Dateline(R)

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0982953 99-45783

Bank's speedy growth fueled by technology

Cronan, Carl

Tampa Bay Business Journal (Tampa , FL , US) , V 18 N 37 p 3

Publication Date: 980911

Word Count: 1,083

Dateline: St Petersburg, FL, US, South Atlantic

Text:

...service staff to handle personal banking needs," Schefstad said.

Of greater appeal to potential Raymond James Bank customers are package accounts that allow a certain **number** of "foreign ATM" **transactions** -- those conducted at machines belonging to other **banks** -- each month **at** no extra charge.

In addition to **deposit** accounts for **clients** and nonclients, Raymond James Bank expanded its menu of services to include residential mortgages late last year and home equity loans in July.

Mortgages are...

34/3,K/4 (Item 3 from file: 635)

DIALOG(R)File 635: Business Dateline(R)

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0036546 87-15251

Shazam Network Growing Like Magic

Buelt, Jamie Gottula

Business Record (Des Moines , IA , US) , V 83 N 33 s 1 p 1

Publication Date: 870831

Word Count: 1,043

Dateline: IA, US

Text:

...account.

Tom Hromatka, vice president of bank operations at United Bank, said only customers of the bank's "Convenience Checking Account" are charged for ATM **transactions** and then only if the **customer** has exceeded the **number** of **transactions** allowed by the account.

At First Interstate **Bank** of Des Moines, ATM cardholders are charged the same as a check, if they do not have free checking.

H. Lynn Horak, president of Norwest...

34/3,K/5 (Item 1 from file: 570)

DIALOG(R)File 570: Gale Group MARS(R)

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00019351 **Supplier Number:** 48017777 (USE FORMAT 7 FOR FULLTEXT)

The Chip Card's Czech Mates

Rolfe, Richard

Credit Card Management , p 92

Oct , 1997

ISSN: 0896-9329

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 2436

Text:

...amounts being withdrawn,' admits Karnikova.

The prohibitive cost of linking up all 3,500 post offices in an online network led IPB to look at **off-line** chip-based solutions. The aims were to undertake **customer identification** with each **transaction**, to improve security without limiting the availability of funds to customers, and to extend the postal division's range of services.

The functions required from...

34/3,K/6 (Item 1 from file: 714)

DIALOG(R)File 714: (Baltimore) The Sun

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06272068

COMPUTERIZED BILL-PAYING MAY SAVE TIME AND STAMPS, BUT THE SERVICES ARE COSTLY

BALTIMORE MORNING SUN (BS) - Sunday, September 29, 1991

By: Adriane Miller Special to The Sun

Edition: Final **Section:** Financial **Page:** 1G

Word Count: 1,092

-

...charges or who have balances below the required minimum for their accounts pay an additional 40 cents per telephone transaction.

* Pay by computer through the **bank**. **At** Chevy Chase **Bank**, **customers** may **pay** bills and do an unlimited **number** of banking **transactions** electronically.

They need a personal computer and modem, of course. A Chevy Chase Home Banking representative says that customers also must have Prodigy computer software...

34/3,K/7 (Item 1 from file: 711)
DIALOG(R)File 711: Independent(London)
(c) 2006 Newspaper Publ. PLC. All rights reserved.
08732130

The bank inside your PC

Independent (IN) - Monday, August 19, 1996

By: George Cole

Edition: 3 **Section:** Network **Page:** 17

Word Count: 748

-

...Spar's customers were logged on to the PC Bank system; today there are 9,500 users, or 10 per cent of the bank's **customers**. The **number** of PC **Bank transactions** reached almost 23,000 by the end of 1994. By June 1996, this figure was around 113,000.

The largest group of users is aged...

34/3,K/8 (Item 1 from file: 625)
DIALOG(R)File 625: American Banker Publications
(c) 2008 American Banker. All rights reserved.
0191289

*** In a Test, 4,000 Homes Linked to Barnett by Cable TV**

American Banker - November 26, 1996 ; Pg. 9\ ; Vol. 161 , No. 227

Document Type: Journal **Language:** English **Record Type:** Fulltext

Word Count: 487

Byline:

By JENNIFER KINGSON BLOOM

Text:

...buttons to navigate among consumer loans and investments.

Barnett customers can also talk to a cartoon teller who asks for an account number and personal **identification number** before handling **transactions**. Those eligible include bill payments, funds transfers, balance inquiries, and statements.

"Barnett town" is open to anyone, but only Barnett **customers** can execute **transactions**. The **bank**'s market share in the pilot is 25%, Ms. Corby said.

The rollout brings "the sales channel into the home" and offers an "electronic opportunity..."

34/3,K/9 (Item 2 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0122940

*** Back-Office Menus Aim to Cut Budget Fat**

: An American Banker News Roundup, Sixth of a Series

American Banker - December 31, 1991 ; Pg. 1 ; Vol. 156 , No. 250

Word Count: 1,972

Text:

...Mr. Partridge said.

Over the past 10 years, the ATM has grown from a banking curiosity to a durable workhorse that handles nearly 50% of **banks'** basic **consumer**

transactions. Despite that **number**, the machines have yet to fulfill their promise of reducing branch overhead costs by displacing teller-line **transactions**.

In 1991, a **number** of financial institutions, including Seattle First

National Bank and Maryland National Bank, attempted with some success to turn their ATMs into revenue-generators by rigging...

34/3,K/10 (Item 1 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00381338 51160766 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Fifth Third National Bancorp

Bruno, Maria

Bank Technology News , v 13 , n 3 , p 20-21 , Mar 2000 **Document Type:** Periodical; News

Language: English **Record Type:** Fulltext

Word Count: 1,241

ARTICLE REFERENCE NUMBER:

...bank's existing PC-based service.

Accountholders can use the Web site to check account balances, pay bills, transfer funds and trade stocks, among other **transactions**.

According to **bank numbers**, **customers** are flocking to its online product, with 11% to 12% of its deposit base switching to Web banking, compared with an industry average of 4...

34/3,K/11 (Item 2 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00379077 48324999 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banking in the age of information technology

Jordan, John; Katz, Jane

Regional Review - Federal Reserve Bank of Boston , v 9 , n 2 , p 24-30 , Fourth Quarter 1999

Document Type: Periodical; Feature **Language:** English **Record Type:** Fulltext

Word Count: 3,030

ARTICLE REFERENCE NUMBER:

...were not necessarily below the costs of traditional bank accounts. Customers began making more frequent withdrawals which, in turn, forced banks to process an increasing **number of transactions** - potentially at significant cost. Soon **customers** decided that access to a single ATM **at the bank branch** was not enough; they wanted broader ATM accessibility. Banks responded either by investing in expensive ATM networks or by allowing their customers to have access...

34/3,K/12 (Item 3 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00375675 45659714 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Wells Fargo in venture to roll out biometrics-based, check-cashing kiosks

Redman, Russell

Bank Systems & Technology , v 36 , n 11 , p 30 , Nov 1999 **Document Type:** Periodical; News

Language: English **Record Type:** Fulltext

Word Count: 781

Abstract:

...biometrics-based, check-cashing kiosks targeted at the self-banked - the estimated 40 million consumers who lack a bank account or do not go to **banks** for routine **transactions**. Leveraging facial-scan **identification** technology, the Rapid **Pay** Machines will enable **consumers** to cash payroll or other checks as well as perform conventional ATM **transactions** without a photo **ID**, bank card or personal ID number.

34/3,K/13 (Item 4 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00375522 45150049 (USE FORMAT 7 OR 9 FOR FULLTEXT)

"Know your customer" lives on: Guidelines for compliance

Thoren-Peden, Deborah; Byrne, John J

ABA Bank Compliance , v 20 , n 9 , p 46-56 , Sep/Oct 1999 **Document Type:** Periodical **Language:** English **Record Type:** Fulltext
Word Count: 7,043

ARTICLE REFERENCE NUMBER:

...if the bank has reasonable cause to believe it lacks sufficient information to know the identity of its existing customers, determine their identity;

determine the **customers'** sources of funds for **transactions** involving the **bank**;

determine the **customers'** normal and expected **transactions**;

monitor **customers' transactions** and **identify transactions** that are inconsistent with normal and expected transactions for that customer or for customers in the same or similar categories or classes, as established by...

34/3,K/14 (Item 5 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00352856 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Feds draft banks as spies

Anonymous

US Banker , v 109 , n 1 , p 17 , Jan 1999 **Document Type:** Journal Article **Language:** English

Record Type: Abstract Fulltext

Word Count: 00471

ARTICLE REFERENCE NUMBER:

Abstract:

...intended to combat money laundering and financial fraud. Essentially, the new regulations require banks to develop a program to verify their customers' true identities, determine **customers'** source of funds for **transactions** involving the **bank**, **identify customers'** normal and expected **transactions**, monitor **transactions** to see if they fall within the norm, ferret out those that do not fit the pattern and, finally, report on ones deemed unusual or ...

...date: April 2000.

Essentially, the new regulations require banks to develop a program to verify their customers' true identities (and sometimes their customers' customers), determine **customers'** sources of funds for **transactions** involving the **bank**, **identify customers'** normal and expected **transactions**, monitor **transactions** to see if they fall within the norm, ferret out those that don't fit the pattern and, finally, report on ones deemed unusual or ...

34/3,K/15 (Item 6 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00351937 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Know your customer

Ginovsky, John

Bankers News , v 6 , n 25 , p 2 , Dec 15, 1998 **Document Type:** Newsletter Article **Article Type:**

Feature **Language:** English **Record Type:** Abstract Fulltext

Word Count: 00527

ARTICLE REFERENCE NUMBER:

...be necessary to their individual operations to be able to do these things:

Determine the identity of bank customers.

Determine customers' sources of funds.

Determine **customers'** normal and expected **transactions** involving the **bank**.

Monitor and **identify** inconsistent **transactions**.

Determine if any transaction is suspicious and, if so, report accordingly.

THRESHOLD TRIGGER

The Federal Reserve increased the dollar amount of fees and points in

...

34/3,K/16 (Item 7 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00290488 (**USE FORMAT 7 OR 9 FOR FULLTEXT**)

Last chance to recapture payments

Prince, Cheryl J

Bank Systems & Technology , v 33 , n 7 , p 28-32 , Jul 1996 **Document Type:** Journal Article

Language: English **Record Type:** Abstract Fulltext

Word Count: 02211

Abstract:

...a new culture - staving off competition from nonbank and bank competitors alike. With its sophisticated electronic data interchange infrastructure, Wells Fargo can combine electronic bill **pay transactions** with corporate **customers'** regular receivables process. **At** Royal **Bank** of Canada, cash management customers, dialing into the bank's network remotely, use smart card technology to **identify** themselves and conduct **transactions**, such as authorizing and initiating wire transfers.

34/3,K/17 (Item 1 from file: 267)

DIALOG(R)File 267: Finance & Banking Newsletters

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00033713

KeyBank Elevates E-Commerce Whiz to Senior Management Post

Investment Dealers' Digest

October 13, 1997 **Vol:** 63 **Issue:** 41 **Document Type:** NEWSLETTER

Publisher: INVESTMENT DEALERS DIGEST

Language: ENGLISH **Word Count:** 790 **Record Type:** FULLTEXT

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

Text:

...want the same user interface and up-to-date account information no matter where they do their banking.

Indeed, last year, for the first time, **Key customers** executed more **transactions** by telephone, ATM or PC than they did **at** Key's **branch** offices, Swanick said in an interview. But it's important, Swanick notes, not to go overboard on the tech side, and give customers more than...

V. Additional Resources Searched

A. EBSCOhost

Bills for the 21st century -- Online marketplaces may help to speed transactions, but without new ways to pay, their promise is only half-fulfilled.

Authors: Bacheldor, Beth

Gilbert, Alorie

Greenemeier, Larry

Nelson, Matthew G Source: Information Week; May 1, 2000 Issue 784 , p22-24, 3p

States that electronic marketplaces have streamlined the buying and selling of goods and products, speeding the process and cutting costs. However, when it comes to paying the bills, most payments are still done the old-fashioned way, with credit applications, faxes, and checks that often adds days to a transaction. Estimates by Keenan Vision research firm places online marketplaces as handling \$147 billion in transactions next year. According to Joshua ten Brink, VP at GoFresh, ``Payment terms are really key. While moving the money fast is very important, the value is mechanisms to guarantee payment and quality." Reports that IPlanet E-Commerce Solutions has rolled out new versions of its BillerXpert and Trading Xpert software that lets billers present bills and collect payments electronically and now lets application service providers and billing consolidators support several businesses. Contains two photos, one chart, and one sidebar.

Citibank takes the paper out of payments -- C2it application will send payments via the Internet in real time

Rosen, Cheryl Source: Information Week; November 6, 2000 Issue 811, p34-34, 1p

Reports that Citibank has signed an agreement with America Online Inc. (AOL) in which AOL will offer Citibank's c2it application at its online checkout counters. Says that Citibank becomes the first major United States banking institution to provide a way for U.S. consumers to transfer money over the Internet in realtime. Mentions that consumers can also transfer money from their bank accounts or have paper checks mailed out. Explains that c2it relies on Citibank's legacy system, which handles automated clearinghouse and credit-card processing, as well as a new accounting engine to track the movement of money, and a Java front-end interface. Offers a Gartner Group analyst's prediction that the Citibank-AOL alliance will create a killer application for personal payments. Includes a chart.

Click here to pay -- New standards take the worry out of buying and selling over the Web.

Zgodzinski, David Source: Internet World; September 1, 1997, Vol. 8 Issue 9, p60-68, 7p

Presents a buyers' guide to online payment systems. Explains that there has been a push to develop secure, trustworthy payment methods for electronic shopping. Overviews several payment systems currently available, explaining that each of these is based on retail payment by credit card and does not include micropayment solutions.

Reviews First Virtual Holdings, CyberCash, IC Verify, The Internet Mall, and Open Market. Also discusses the Secure Electronic Transaction consortium, or SET, which was organized by an alliance of several vendors to create standard protocols for secure credit card transactions. Adds that SET may be the future of online transactions. Includes one diagram, two screen displays, and one table.

Electronic payments get personal -- Propay.com aims to let people exchange money anywhere, at any time.

Rosen, Cheryl Source:Information Week; May 29, 2000 Issue 788, p43-44, 2p

Focuses on ProPay.com, a person-to-person e-commerce payment launched four months ago by an Orem, Utah credit-card transaction processing company. Notes that payment processing is becoming a commodity, so the value proposition is coming down to the lowest price, says Aviva Litan of the Gartner Group. Explains this has resulted in a number of trends, including companies offering a closed loop system in which both the consumer and the merchant are viewed as customers. Adds that once a company does that, processing consumer-to-consumer transfers becomes a cost-effective business. Cites this service also capitalizes on the growing wireless trend. Highlights ProPay.com's business as based on a proprietary online account underwriting and risk-assessment system that identifies the person requesting an account, verifies the credit-card and credit worthiness. Surmises that MasterCard and Visa could be cut out. Contains one photo.

Virtual Vineyards taps Cybercash's technology.

Narayan, Shoba Source:Webweek; October 1, 1995, Vol. 1 Issue 6, p21-21, 1p

Presents a case study on Virtual Vineyards and its growing online sales which depend upon the financial technology provided by CyberCash of Redmond Shores, CA. Discusses the three electronic services offered by CyberCash's Secure Internet Payment Service including credit card, cash, and coin payments, and describes how these transactions are conducted online. Compares the transaction services offered by several other companies with CyberCash, whose method includes online authorization of credit cards prior to accepting orders which saves Virtual Vineyards time, manpower, and expensive processing procedures. Maintains that not only does the use of the service save money, but by encrypting credit card numbers, it offers a level of security that should attract even more buyers to the Virtual Vineyards site.

B. ProQuest

((financial or money or monies or monetary or fund or funds or currency or cash or value) w/3 (transfer or send* or sent or transmit* or wire* or wiring)) AND TEXT((payment) w/3 (notif* or confirm* or alert* or advis* or communicat*)) AND TEXT((transaction or confirmation) w/2 (number or numbers or ID)) AND TEXT((confidential or private or personal or sensitive or "credit card" or account) w/2 (information or info or data or detail* or number*)) AND PDN(<6/27/2000)*

BUSINESSWORLD (PHILIPPINES): SPECIAL REPORT: The Philippine Internet Industry: Bank websites: What are in them?





VICTOR V. SAULON BusinessWorld. Manila: Jun 16, 2000. pg. 1

Abstract (Summary)

Unlike BPI, which requires a visit to a bank branch for those enrolling their accounts for online banking, UnionBank clients can generate their Internet user access ID and password through an ATM. In the main menu of the bank's ATM screen, an option for other transactions can be accessed to print a transaction receipt bearing the client's Internet default password. The ATM card number serves as the Internet access ID. Passwords can be changed once the user has logged in. Non-ATM users can sign up in the bank's branches.

BPI Express Online allows clients to check account balances and transaction details, transfer funds between the clients' deposit accounts, apply for new deposit accounts, housing and auto loans, credit cards. Enrolling accounts at BPI Express Online, however, requires clients to visit a BPI branch where one signs a checklist of banking transactions that he wants to do online. Clients will be notified through e-mail or by phone when he can conduct online banking. An interesting feature of the bank's site is that the products and services option do not lead to the usual rundown of bank

products but actually leads to pages where one can look over the specs of the car of his choice, including its price and the available financing. A calculator comes in handy to compute the monthly amortization. Real estate loan applications are also available online including property purchase, construction, refinancing and home improvement.

The page where one can conduct online banking is sparse of irritating visuals, thus easier to load. It completely contrasts the bank's welcome page in its rather drab and plain look.  Equitable PCI Bank offers a range of services online, namely: balance inquiry, last transaction made as well as the transactions in the previous week and month. One can also check transactions made on a specific date. Bank clients are given a FastPhone Access Number (FAN) which serves as the key to transacting on the Internet. The site also offers a facility where one can change his FAN.  Equitable PCI Bank's site instructs clients on how their account numbers and amounts should be entered, thus the user will not have to repeat his entries in case account numbers were entered with dashes or amounts typed in have commas. The site accepts payment of bills for Bankard, Bankard One, PCIBank  Mastercard, Bankard  Mastercard, Cyberspace, Islacom, Infocom, ICC/ BayanTel, Smart and Meralco.